

Save on expenses and income taxes



Healthcare costs can be a big part of your expenses. Even with health insurance, you probably have medical expenses that aren't covered. That's where HealthPartners® EmpowerSM Flexible Spending Account (FSA) comes in. This plan can help you pay for healthcare costs with pre-tax dollars. That means more money in your pocket.

What is an FSA?

An FSA is an account you create with your employer to set aside money from each paycheck before taxes are taken out. You decide how much you want to put into your FSA. This is called your election amount. Then, use your FSA dollars to help pay for healthcare costs. When you have an eligible healthcare expense, you simply reimburse yourself from your FSA, up to your election amount.

Reduce your taxes, save money!

Why should you have an FSA? Because using pre-tax money for your healthcare costs can save you money so you'll bring home more in your paycheck. This chart shows how much you could save on taxes with the Empower FSA.

Example	With the FSA	Without the FSA
Household income	\$50,000	\$50,000
FSA contribution	\$4,000	\$0
Taxable income	\$46,000	\$50,000
Taxes (assumes 28% rate)	\$12,880	\$14,000
Medical expenses paid for after taxes	\$0	\$4,000
Take-home pay	\$33,120	\$32,000
Tax savings	\$1,120	\$0

This is only an example. Actual tax savings will vary.

Get the care you need

You can use your FSA for lots of different medical expenses, including those not usually covered by a health plan. Use your FSA to pay for:

- Copayments for a doctor's visit
- X-rays
- Laboratory fees
- Prescription drugs
- Hospital expenses, including room and board
- Surgery
- Dental care (cleanings, fillings, crowns, braces)
- Vision care (eye exams, eyeglasses, contacts)
- Over-the-counter medicine (aspirin, cold pills, cough syrup, and more)
- First aid supplies
- And much, much more!

For a complete list of eligible medical expenses, FSA members can log on to healthpartners.com.

How your FSA works



You will be reimbursed for any amount you paid up to your election amount. Reimbursement will be sent to you by check or direct deposit.

If you use up your FSA dollars, you will be responsible for paying any remaining expenses out-of-pocket. Please see your Summary of Benefits for more information.

How to get money from your FSA

There are three ways to get your FSA money after you've paid an eligible medical expense.

Automatic claims submission — when you are enrolled in a HealthPartners plan through your employer and your medical expense was at a network provider or pharmacy, the claim is automatically submitted to HealthPartners for processing. You pay your portion of the bill, but your part of the claim is automatically sent to your FSA for reimbursement. You don't have to file any claims!*

Manual claim form — if you have an eligible over-the-counter purchase or if your expense was not at a network clinic or pharmacy, you can file a claim by mail or by fax.

Debit card — some employers offer a debit card linked to your FSA to pay for eligible medical expenses instead of automatic claims submission. Check with your employer to see if this is an option for you.

Want to make getting money from your FSA easier? Choose direct deposit and the money you get back goes directly into your checking or savings account. There are no checks to lose and no trips to the bank to make a deposit. Just fill out a direct deposit form, which can be found online at healthpartners.com.

Key FSA details

Understand your options — depending on what your employer offers, you may be able to participate in a healthcare FSA, and/or a dependent care FSA.**

Know your maximum election — your employer sets your minimum and maximum election amounts. Check with your employer for details.

Carefully estimate your FSA election — check your healthcare costs from last year to estimate how much you want to put into your FSA. You can estimate your costs with HealthPartners cost calculators at healthpartners.com. Your employer will divide your election amount over your pay periods for the entire year and deduct that amount from your paycheck in equal amounts.

Use it or lose it — you will lose any money left in your FSA at the end of the plan year. Usually, there is a “run-out” period after the year ends that allows you to submit claims for eligible healthcare costs that were incurred during that year. The length of the “run-out” period is determined by your employer. Check with your employer to find out more.

Start right away — you can receive reimbursements from your healthcare FSA — up to your election amount — even if your FSA balance doesn't have sufficient funds from your payroll deductions.

** You will receive a reimbursement check in the mail or direct deposit to cover what you paid. You must opt out of the automatic claims submission option if you have dependents covered under your health plan who do not qualify as dependents under the federal tax code or if you have coverage under your spouse's healthcare plan (that plan should pay benefits before taking money from the FSA).*

***Dependent care FSAs are different from healthcare FSAs and are regulated differently. Dependent care FSAs have an annual election limit of \$5,000 per household and claims must be submitted manually (there is no automatic claims submission.) Reimbursements for dependent care claims are paid only for services that have already been provided and only if the dependent care FSA has enough funds from your payroll deduction.*



Contact Member Services or visit healthpartners.com to:

- Download a claim form
- Enroll for direct deposit
- Sign up for automatic claims submission

For more information and for help deciding which plan is best for you, check out HealthPartners cost calculators and Plan Comparison Tool on healthpartners.com.