

Stretching your dollars with a Flexible spending account

An FSA is a special health care and dependent care expense account that lets you set aside money from your income — before taxes — to use on qualified expenses. During your enrollment period, you can decide how much to put in your FSA for the year. Your employer deposits money from your paycheck in equal amounts into your FSA during the year. **The money you put into your account is not taxed, which means each dollar goes further and helps ease the burden of health care costs.**

How to use your FSA

You can use your FSA debit card to pay for qualified expenses, and money will be pulled directly from your FSA, or pay for qualified expenses out of pocket and request reimbursement.

To access your account, log in at anthem.com/ca or use the **Sydney Health** mobile app. You can:

- Track your claims and FSA spending.
- Request reimbursement.
- Check your balance.
- Find a doctor.

Helpful FSA facts

	Health care FSA	Dependent care FSA
Maximum contribution	\$3,050 a year	\$5,000 a year
You can use this FSA to pay for	Certain health care costs such as: <ul style="list-style-type: none"> • Prescriptions • Doctor visits • Dental or vision care • Deductibles, copays and your percentage of the costs 	Care for your child, disabled spouse, elderly parent or other dependent: <ul style="list-style-type: none"> • Before- and after-school care • Day care, adult care or elder care • Summer day camp
Funds availability	<ul style="list-style-type: none"> • Available on day one of the plan 	<ul style="list-style-type: none"> • Available as payroll deposits are made



For a complete list of qualified medical expenses, visit anthem.com/ca/qme.



How health care FSAs work:

- 1.** Your FSA contribution is taken from your paycheck in equal amounts during the year. However, you can spend the total amount you chose to put in for the year on day one of your plan.
- 2.** Your FSA comes with a debit card to pay for qualified expenses. You can pay for qualified expenses out of pocket and ask to be reimbursed.
- 3.** You may carry over up to \$500 of unused FSA dollars to the next plan year. At the start of a new plan year, you have a “run-out” period when you can file claims for expenses incurred during the previous plan year.



Important FSA info

- Save your receipts to be reimbursed or to verify expenses.
- To request a debit card for your spouse, call the number on your debit card.
- You can use your FSA toward expenses for your tax dependent.
- Deductions for your health care FSA will end when your employment ends, unless you have COBRA. If you don't have COBRA you can request to be reimbursed for qualified expenses until your employer's run-out period ends.
- Once you've made your annual FSA election, you can't change the amount unless you have a valid change in status, such as marriage, birth or dependent eligibility.

Facts about dependent care FSAs



- Your dependent care FSA deductions will end when your employment ends. You'll be reimbursed for services received before your employment ends, but you can request reimbursement through the end of your former employer's plan year.
- Expenses qualify if the care makes it possible for you or your spouse to work, look for work, or go to school full-time. If your spouse is a stay-at-home parent, you shouldn't enroll in a dependent care FSA.
- Married couples have a combined \$5,000 maximum they can contribute pretax in a dependent care FSA, even if each spouse has his or her own FSA.
- Your dependents must be under the age of 13; mentally or physically unable to care for themselves and listed as dependents on your federal income tax return; or adults who depend on you for more than half of their financial support for the year.