

> Combination FSA

Why should I choose a combination FSA?

A combination flexible spending account is a benefit that allows you to choose how much of your paycheck you'd like to set aside, before taxes are taken out, for qualified dental, vision and preventative care expenses. Once you reach the IRS statutory deductible for the year, your combination FSA can also be used for any eligible healthcare and prescription costs.



Funds on Day 1

Buy those eyeglasses or finally get those braces. All of your FSA funds are available to spend right away. Use your benefits debit card at the point of purchase.



Discount

Think of it as a discount on healthcare expenses at stores such as Amazon, Target, CVS, Walmart, Walgreens and more. Dollars you contribute are taken out of your paycheck before tax, which means a \$100 purchase would actually cost you over \$130 without a combination FSA.*



Plan ahead

Think about the money you spent on healthcare expenses last year. Plan ahead and set those funds aside in a combination FSA and save 30%.*

*Based on a 30% tax bracket.

What does it cover before I meet my deductible?

Procedures and products deemed necessary by the IRS include but are not limited to:

- Prescription sunglasses
- Contact lenses
- Orthodontia
- Root canals/fillings

What does it cover after I meet my deductible?

All of the above, plus IRS-approved healthcare expenses, which include:

- Emergency room visits and ambulance expenses
- First aid kits and supplies
- Chiropractor treatments
- Copays

Can I enroll?

The combination FSA pairs nicely with a health savings account (HSA). However, it cannot be paired with a medical FSA. Pairing these plans allows you to spend your combination FSA dollars on eligible expenses while saving or investing your HSA dollars.