

How much should I contribute?

When deciding how much to set aside for next year's medical expenses, think about the following:

- Does anyone in your family have any medical, dental or vision expenses that will not be covered by insurance?
- Does anyone in your family need prescription eyeglasses, contact lenses and contact solutions or cleaners?
- Is anyone in your family currently in orthodontics (braces) or do you expect anyone to begin treatment in the next year?
- Does anyone in your family have an ongoing illness that requires frequent doctor visits and/or medication?

Use this worksheet to help estimate your annual FSA or HSA election.

Medical Expenses <i>not covered by insurance</i>	Current Year's Out-of-Pocket Expenses (\$)	Next Year's Estimated Out-of-Pocket Expenses (\$)
Annual Physical/Routine Exam		
Copays/Coinsurance		
Deductibles		
Diabetic Supplies		
Immunizations (flu shots, etc.)		
Laboratory Fees		
Maternity Expenses		
Over-the-Counter Drugs		
Prescription Drugs		
Psychiatric/Psychologist Fees		
Other:		
Dental Expenses <i>not covered by insurance</i>		
Check Ups/Cleanings		
Copays/Coinsurance		
Crowns/Bridges/Dentures		
Deductibles		
Fillings		
Oral Surgery		
Orthodontia (braces)		
Root Canals		
Other:		
Vision Expenses <i>not covered by insurance</i>		
Contact Lenses		
Contact Cleaners/Solutions		
Copays/Coinsurance		
Corrective Eye Surgery		
Deductibles		
Eye Exams		
Eyeglasses		
Other:		
Total Out-of-Pocket Medical Expenses:		

**Election amount may not exceed your plan's cap or the maximum contribution amount allowed by the IRS, whichever is less.*

What can I spend my FSA and/or HSA dollars on?

You can use money set aside in your FSA or HSA account for eligible medical expenses incurred by you, your spouse or your children. This includes diagnosis, treatment and prevention of disease or treatment for any part or function of the body. Cosmetic medical expenses, such as facelifts or hair removal, are not eligible. Expenses that benefit general health, such as vacation or health club memberships and over-the-counter medications are also not eligible. **Remember to keep your receipts and/or other documentation in case it is needed to verify the medical expense. Some items may require additional documentation such as a letter from your medical provider.**

Use the lists below for reference, but keep in mind these lists do not include *all* eligible/ineligible expenses. If you have questions about qualified medical expenses, call 855.826.8692 or visit Taben.com to view a complete list of qualified expenses.

Eligible Expenses * *Requires a letter of medical necessity or a valid prescription*

Adult Diapers
Ambulance
Athletic Care (ACE bandages, braces, etc.)
Blood Pressure Monitors
Catheters
Cholesterol Testing
Chiropractic Treatments
Contact Lenses, Solutions & Cleaners
Contraceptives
Corn & Callus Treatments (Foot Care)*
Crutches
Dental Treatment
Denture Adhesives & Repair
Denture Pain Relief & Cleansers
Diabetes Testing, Diabetes Supplies
Doctor's Office Visits

Eyeglasses (Prescription & Reading)
Eye and Ear Care Products
First Aid Supplies*
Glucosamine and/or Chondroitin
Hearing Aids (and Batteries)
Hospital Services
Hot/Cold Therapy Packs
Immunizations
Incontinence Products*
Infertility Treatments
Nasal Sprays, Drops & Inhalers*
Oral Treatments (Orajel, Mouth Sore Treatment, etc.)*
Orthodontia
Orthopedic Supports
Ovulation Kits

Pap Smears
Physical Therapy
Prescription Drugs
Prenatal Care (Vitamins*)
Psychiatric/Psychologist Care
Smoking Deterrents (Nicorette, etc.)*
Special Education Costs*
Splints & Casts
Thermometers
Therapeutic Shoe Insoles*
Transplants
Vision Exams
Wart Removers*
Wheel Chairs
X-ray Fees

Eligible Expenses**

Over-the-counter medications require a doctor's prescription to be purchased with FSA or HSA dollars

Acid Controllars
Allergy & Sinus Medications
Antibiotic Products (Neosporin, etc.)
Anti-Gas Treatments
Anti-Itch & Insect Bite Treatments
Baby Rash Ointments/Creams
Cold Sore Remedies
Cough, Cold & Flu Medications
Digestive Aids
Feminine Anti-Fungal and Anti-Itch
Hemorrhoidal Preparations
Laxatives
Motion Sickness Treatments
Pain Relievers (Aspirin, Tylenol, Advil)
Respiratory Treatments & Vapor Products
Rogain
Sleep Aids & Sedatives
Stomach Remedies (Mylanta, Tums, etc.)

Ineligible Expenses

Burial Expenses
Cosmetic Procedures
Dance Lessons
Diapers
Exercise Equipment (unless prescribed)
Facelifts
Fitness Programs
Funeral Expenses
Health Club Fees
Household Help
Illegal Treatments
Insurance Premiums
Items Covered by Insurance
Marriage Counseling
Maternity Clothes
Nutritional Supplements
Piercings
Sunglasses (non-prescription)
Swimming Lessons
Tanning
Teeth Whitening or Bleaching
Toiletries (Toothbrush, Toothpaste, etc.)
Vitamins (Over-the-Counter)
Vacations
Warranties (for Eyeglasses or Hearing Aids)
Weight Loss Programs (unless prescribed)

**Beginning January 1, 2011, most over-the-counter medications requires a doctor's prescription to be eligible FSA or HSA expenses. Insulin remains an eligible expense without a doctor's prescription. See Section 213(d) of the Internal Revenue Service Code for complete guidelines. The cost of over-the-counter items that are "merely beneficial for an individual's general health" are not qualified medical expenses.