

*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<br><i>not covered by insurance</i>       | Current Year's<br>Out-of-Pocket Expenses (\$) | Next Year's Estimated<br>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:  |   |  |
| <b>Dental Expenses</b><br><i>not covered by insurance</i> |   |  |
| Check Ups/Cleanings                                       |   |  |
| Copays/Coinsurance  |   |  |
| Crowns/Bridges/Dentures                                   |   |  |
| Deductibles   |   |  |
| Fillings  |   |  |
| Oral Surgery  |   |  |
| Orthodontia (braces)                                      |   |  |
| Root Canals   |   |  |
| Other:  |   |  |
| <b>Vision Expenses</b><br><i>not covered by insurance</i> |   |  |
| Contact Lenses  |   |  |
| Contact Cleaners/Solutions                                |   |  |
| Copays/Coinsurance  |   |  |
| Corrective Eye Surgery                                    |   |  |
| Deductibles   |   |  |
| Eye Exams   |   |  |
| Eyeglasses  |   |  |
| Other:  |   |  |
| <b>Total Out-of-Pocket<br/>Medical Expenses:</b>          |   |  |

*\*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  
Ear Care Products

Eyeglasses (Prescription & Reading)  
Eye 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 Controllers  
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.