

## Health Care FSA FAQs

The Health Care FSA helps you save money on your out-of-pocket health care expenses. By using an FSA, you pay for these expenses with pre-tax dollars. You save a percentage of each dollar you spend on eligible medical, dental and vision services that are not paid for under your health care plan.

### **What is eligible for reimbursement under the Health Care FSA?**

Eligible health care expenses may include health care plan deductibles, copayments, and some over-the-counter medications if a prescription is obtained from your physician. A list of reimbursable expenses is available on the Navia Benefit Solutions' website at [www.naviabenefits.com](http://www.naviabenefits.com). All submitted expenses will be reviewed according to the regulations of the Internal Revenue Code Section 125. Insurance premiums and expenses paid by your health care plan are not eligible for reimbursement under the Health Care FSA.

### **If I don't have medical coverage through the County, can I still participate in the Health Care FSA?**

Yes. Out-of-pocket expenses for you and your dependents are eligible for reimbursement whether or not you have health coverage through the County, but you must enroll in the health care FSA to take advantage of the tax savings.

### **Can I use my Health Care FSA for my family's expenses?**

Yes. You can be reimbursed for eligible health care expenses incurred by you, your spouse or any eligible dependents, even if they are not covered under your health care plan.

### **What if I itemize my health expenses on my tax returns?**

You cannot receive reimbursement from an FSA for an expense and also itemize the expense as a tax deduction on your tax returns. However, most people do not incur enough out of pocket expense to be eligible for any deduction on their tax return. For individuals that do not qualify for the itemized deduction, the Health Care FSA makes sense—it's available for any amount up to the maximum contribution amount. Plus, you receive the tax savings throughout the year, not when you file your taxes after the end of the year.

### **What if I still have money left in my account at the end of the year?**

Your plan includes the Carryover feature, which means a remaining balance up to \$500 will be moved to the subsequent plan year for use. Any amount over \$500 will be forfeited. If you participate in the Health Savings Account (HSA) in the subsequent plan year (such as if you enroll in the County's Lumenos HSA health plan option), you will not be eligible for the Carryover; therefore any balance remaining in your FSA will be forfeited. If you have money left, you or your dependent(s) might want to schedule an eye exam, an annual physical, or purchase additional monthly prescriptions prior to the end of the year.

### **How do I get reimbursed for my eligible expenses?**

You can submit claims directly to Navia Benefit Solutions by using their online claim submission tool, mobile app, or by sending via fax, email, or mail. You can also use your Navia Benefits Card to access funds directly. Visit the HCPS – Benefits website for the FSA claim form and information about using your debit card.