

Quick guide: FSA

Save on everyday needs



An FSA (flexible spending account) lets you set aside pretax money to use on eligible medical expenses for you and your family.

Access your dollars on day one

Your FSA funds are available as soon as your plan year begins, even before you contribute.

Spend tax-advantaged money

The dollars you put into your account are pretax, so every time you use those dollars to pay for eligible expenses, you save money.

Use it or you (might) lose it

FSAs can differ by employer. FSAs generally do not allow you to use your funds after a specified date. Your employer may offer grace periods that extend the time you may use your account, and some offer rollovers of unused funds. Check your plan documents to see what your FSA allows.



Save on out-of-pocket costs head to toe

Eligible expenses include deductibles, copays, dental, vision, prescriptions and your family's medical care – regardless of their health care coverage. Here are a few examples of eligible expenses:

- Acupuncture
- Childbirth classes
- Chiropractic services
- Dental and eye surgery
- Diabetic supplies
- Fertility treatment
- Massage guns
- Over-the-counter treatments like pain relievers, bandages and orthopedic inserts
- Physical therapy
- Psychotherapy
- SPF 15+ sunscreen

For an easily searchable list of eligible medical expenses, visit optum.com/qualifiedexpenses



See how the Frazier family benefits from an FSA

The Fraziers have a full house with a growing family. Here's how much they can save per year with an FSA that covers their children:

Annual pay:	\$70,000
Minus yearly contribution:	\$2,000
Taxable income:	\$68,000
Total annual tax savings:	\$593*

*Assuming 22% federal income tax and 7.65% FICA. Results and amount will vary depending on your particular circumstances.

How can you save?

Your taxable income is reduced by the amounts you deposit into your FSA account, up to IRS limits.

Check your employer plan documents to see what your FSA allows.

Ready to enroll?

Enrolling in an FSA is quick and easy because it's built into your employer's benefit options. Review your materials today so you don't miss your chance to sign up.



Scan the QR code, or go to optum.com/FSAIntro to see how you can save.



Flexible spending accounts (FSAs), dependent care assistance programs (DCAPs), health reimbursement arrangements (HRAs), Commuter and Parking Benefits, Tuition Assistance Plans, Adoption Assistance Plans, Surrogacy Assistance Plans, Wellness Benefits, and Lifestyle Accounts (collectively, "Employer-Sponsored Plans") are administered on behalf of your plan sponsor by Optum Financial, Inc. or ConnectYourCare, LLC and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured.

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