



Health Care FSA

**Want an easy way to save 30% or more
on medical expenses for you and your family?**

A Health FSA can save many people over \$600 each year.*

Q. How does it save me money?

Eligible employees may elect up to \$2,750** in 2020 to set aside pre-tax for medical expenses. By avoiding taxes on those funds, many families may save 30% or more, which can easily save you over \$600 per year.

Q. What expenses are eligible for reimbursement?

The account can be used for medical expenses for yourself, your spouse, or your children up to age 26. You can enroll whether you are on your employer's medical plan or not. NOTE: If you also have a Health Savings Account (HSA), your FSA will be limited to dental and vision expenses only.

Examples of Commonly Eligible Expenses:

- Commonly Eligible – Doctor and hospital bills, prescription drugs, eye exams, glasses and contacts, dental checkups and procedures, many over-the-counter medical supplies, chiropractic care, and more!
- Not Eligible – Cosmetic products or procedures, expenses for services that occurred before the plan year starts, over-the-counter medications (unless prescribed)

Q. How will I spend the funds or be reimbursed?

You'll receive a BPC Benefits Debit Card that can be used to pay directly for most expenses. You can also submit claims for fast reimbursement online, with our BPC Benefits Mobile App, or with paper. Direct deposit reimbursement will occur within 1 or 2 business days.

Q. What happens to any leftover money?

This depends on the specifics of your plan. There is always some potential to forfeit unused funds from an FSA election, so it's always wise to elect carefully. Some plans do include features like a \$500 rollover or 2^{1/2} month grace period that can lower the risk of losing funds. Check your plan SPD or contact BPC for details!

*Actual savings will vary depending on the amount you elect and your applicable federal and state tax rates

** Certain plans utilize lower maximum elections.

More questions? Visit www.bpcinc.com to learn more!



Flexible Spending Accounts (FSA) Eligible Healthcare Expenses

Take advantage of pre-tax savings by participating in Flexible Spending Accounts (FSAs) and save on out-of-pocket healthcare expenses. With an FSA, you can pay for eligible expenses such as doctor's office co-pays, prescription drugs, eyeglasses, over-the-counter supplies, and much more with your pre-tax income. By taking advantage of your FSA, you can increase your take-home pay!

Common Flex Uses

- Doctor Visits
- Copayments, Coinsurance, and Deductible Expenses
- Eyeglasses, Contact Lenses, Contact Lens Cleaner*
- Dental Expenses (excluding whitening)*
- Prescriptions
- Orthodontia*
- Mileage for Medical Services
- Drug or Substance Abuse Treatments
- Acupuncture
- Arch Supports
- Breast Pumps
- Chiropractor Fees
- Durable Medical Equipment
- Hearing Aids Diabetic Supplies
- Cancer Screenings
- CPAP Machines
- Bandages
- First Aid Kits
- Neck, Wrist, Knee Braces
- Thermometers
- Blood Pressure Monitoring Device
- Pregnancy Test Kits
- Wheelchairs
- Massage Therapy (prescribed by a physician for medical treatment)
- Psychiatric Care
- Lasik Surgery*
- Dentures*
- And More! Please check your BPC Employer Specific Website or www.bpcinc.com/fsa-extras for more eligible expenses.

**If you are enrolled in a Health Savings Account (HSA) in addition to your FSA, then your FSA may be treated as a Limited-Purpose FSA, restricted to covering dental and vision expenses. By electing both, you can save your HSA dollars for other medical expenses, or even for retirement, and use your Limited-Purpose FSA election to cover your annual dental and vision expenses.*



Maximize Your Income And Save Tax Dollars
By Enrolling In A Health Savings Account!

