



Your HCFSA “Cheat Sheet”

What is a Health Care Flexible Spending Account, or HCFSA?

A full-purpose HCFSA is a tax-advantaged spending account that can be used to set aside a portion of your paycheck to pay for qualified expenses. These expenses are not usually covered by a health plan.

What your HCFSA covers

Your HCFSA covers IRS defined “213(d)” expenses including doctor visits, dental and vision care and prescription drugs.

Why you should consider an HCFSA

- Your entire balance is available on day one of your plan year.
- Your taxable income is reduced.
- There are several convenient ways to pay for your expenses.
- A wide range of expenses are eligible for payment.



How to manage your HCFSA

Using your desktop or mobile device, monitor your HCFSA's activity through our secure website. You'll be able to check balances, track and submit claims, view transactions, upload receipts, and much more.

How to Contribute to your HCFSA

You'll choose a funding level during your annual enrollment and contribute pre-tax all year, though your HCFSA balance is entirely available at the beginning of the plan year. You can only change your contribution amount if you have a qualifying event so do your research to determine how much you usually spend out of pocket each year.

Sign up for your HCFSA

You can do that right here on this website! Just add the HCFSA to your cart and indicate how much you want to contribute. Remember, you can't make changes once enrollment is over.

How your HCFSA works for you

You decide how much you want to contribute to your HCFSA. The funds will be deposited into your HCFSA pre-tax. Your entire annual election is available to spend on the first day of your plan year. Your employer may allow you to carry over a portion of any unused HCFSA funds at the end of your plan year. You can get more details in your plan's Summary Plan Description.

Learn more about eligible expenses at www.irs.gov.