

FSAFEDS FOR DEPENDENT CARE

Eligible Expenses

A Dependent Care Flexible Spending Account (DCFSA) is designed for reimbursement of dependent care expenses that allow you (and your spouse) to work, to look for work, or to attend school full-time. The care can be provided in or out of your home.

You can use your DCFSA to pay for eligible expenses for the care of your dependent children under age 13, or for any person of any age whom you claim as a dependent on your federal income tax return (and who is mentally or physically incapable of caring for himself or herself).

Here are some typical examples of eligible dependent care services:

- ★ **Child care**
(at a day camp, nursery school or by a private sitter)
- ★ **Late pickup fees**
(from a caregiver)
- ★ **Before-school and after-school care**
(must be kept separate from tuition expenses)
- ★ **Care of an incapacitated adult who lives with you at least eight hours a day**
- ★ **Expenses for a housekeeper whose duties include caring for an eligible dependent.**



Note: Eligible dependent care services cannot be provided by a person you are claiming as your dependent. You will need the Social Security number or tax identification number of the person or facility that provides the care.

Some ineligible expenses include:

- ★ **Education or tuition fees**
- ★ **Late payment fees**
- ★ **Overnight camps**
- ★ **Employment agency fees for finding a dependent care provider**
- ★ **Sports lessons, field trips, clothing**
- ★ **Transportation to and from the dependent care provider.**

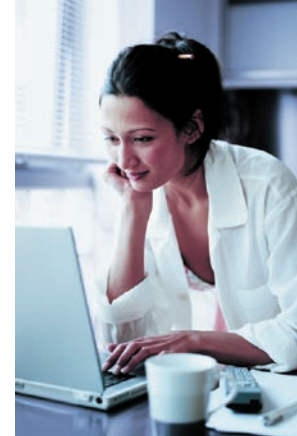
KEEPING TRACK OF YOUR FSA IS EASY.

The FSAFEDS program makes it easy to get the information you need to monitor your account.

Online:

Our web site, www.fsafeds.com, is always available. It gives you immediate access, not only to your personal account information, but also to online customer service, claim forms, an interactive calculator, and much more.

Note: FSAFEDS uses encryption technology to protect the privacy of your information.



By Phone:

You can obtain your account balance and review the status of your claims using the FSAFEDS automated telephone service. Simply call the Customer Service Center at: **1-877-FSAFEDS (372-3337)**.

If you have a difficult question or need more information, our Benefits Counselors are available between 9:00 AM and 9:00 PM Eastern Time, Monday through Friday. Hearing impaired participants can call the FSAFEDS TTY line: **1-800-952-0450**.

Important Note: The information presented in this brochure is not all-inclusive, nor a guarantee of eligibility or payment. Final eligibility will be determined by the applicable provisions of the plan, based on IRS regulations for FSA programs.



1-877-FSAFEDS
(1-877-372-3337)
TTY 1-800-952-0450

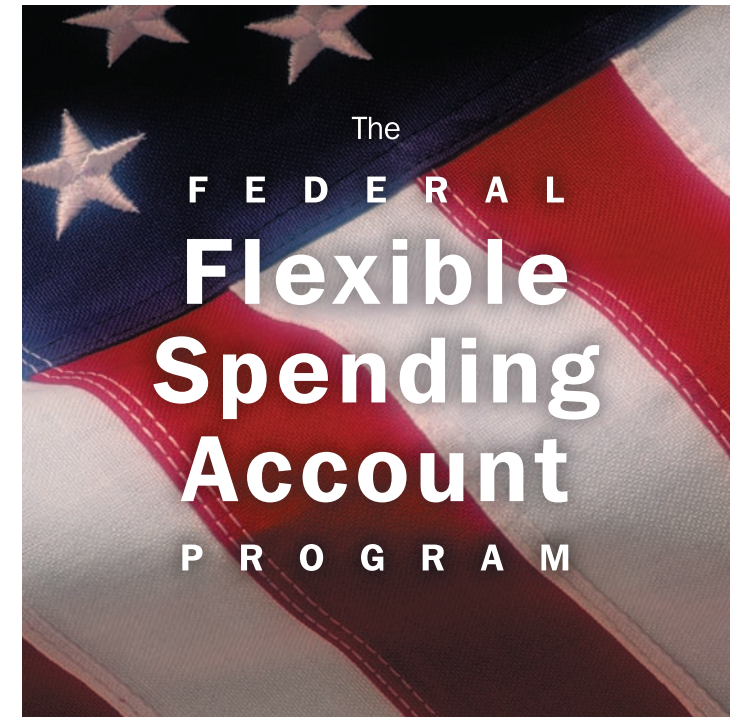
FSAFEDS Program
P.O. Box 36880
Louisville, Kentucky 40233-6880

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FSA FEDS

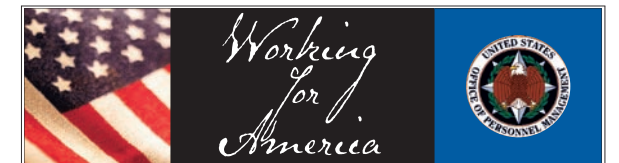


Save On Health & Dependent Care



ELIGIBLE EXPENSES 2004

UNITED STATES OFFICE OF PERSONNEL MANAGEMENT



WWW.FSAFEDS.COM

INTRODUCING A GREAT NEW WAY TO SAVE

FSAFEDS is a flexible spending account (FSA) program that helps Federal employees save on the cost of health and dependent care. An FSA allows you to set money aside before taxes to pay for a wide range of common expenses. You save by reducing your taxes while still paying for the care you need. The FSAFEDS Program offers two types of flexible spending accounts:

- **The Health Care Flexible Spending Account (HCFSFA)**
An HCFSFA is used to pay for health care expenses not covered by FEHB or any other insurance.
- **The Dependent Care Flexible Spending Account (DCFSFA)**
A DCFSFA is used to pay for dependent care expenses that allow you — and your spouse, if you're married — to work, look for work, or attend school full-time.

Following is an overview of some typical expenses that are covered, as well as some that are not covered, by each type of FSA.

FSAFEDS FOR HEALTH CARE

Eligible Expenses

You use a Health Care Flexible Spending Account (HCFSFA) for reimbursement of health care expenses that are not paid by insurance. You can use your HCFSFA to pay for expenses incurred by you and anyone you claim as a dependent on your federal income tax return.

Here are some typical reimbursable health care expenses:

- ★ **Co-payments, coinsurance and deductibles** (but not premiums)
- ★ **Acupuncture**
- ★ **Childbirth classes**
- ★ **Chiropractic care**
- ★ **Dental care** (including crowns, endodontic services, implants, oral surgery, periodontal services, sealants)
- ★ **Diabetic supplies**
- ★ **Expenses that exceed medical, dental or vision plan limits** (including dollar or visit maximums or amounts that exceed plan allowances, such as for out-of-network providers)
- ★ **Eye exams, glasses** (including prescription sunglasses) and contact lenses
- ★ **Hearing aids**
- ★ **Home medical equipment** (e.g. crutches, wheelchairs, canes, oxygen, respirators, etc.)
- ★ **Infertility treatment**
- ★ **Laser eye surgery**
- ★ **Mattresses and bed boards***
- ★ **Medical supplies**
- ★ **Occupational therapy**
- ★ **Orthodontia**
- ★ **Orthotics**
- ★ **Over-the-counter medications** (not including vitamins and dietary supplements)
- ★ **Physical therapy**
- ★ **Prescription drugs**
- ★ **Preventive care**
- ★ **Prosthetic appliances**
- ★ **Psychotherapy**
- ★ **Remedial reading***
- ★ **Smoking cessation programs** (including over-the-counter treatments)



★ Specialized equipment or services for disabled persons

- Automobile equipment
- Braille books and magazines
- Guide or companion animals
- Home alert systems for visual/hearing impaired persons
- Note-takers or ASL interpreters
- Tape recorders and typewriters for the visually impaired



★ Speech therapy

- ★ **Transportation expenses related to medical care**
- ★ **Water fluoridation services***
- ★ **Well-baby and well-child care**
- ★ **Whirlpool baths***
- ★ **Wigs for hair loss due to a disease***

**These expenses require a doctor's certification indicating the medical disorder, the specific treatment needed and how the treatment will alleviate the disorder.*

For more details on eligible expenses, visit
WWW.FSAFEDS.COM

Or call: **1-877-FSAFEDS** (372-3337)
TTY: 1-800-952-0450

Some *ineligible* expenses include:

- ★ **Cosmetic services** (unless required to restore appearance or function due to disease or illness)
- ★ **Expenses you claim on your income tax return**
- ★ **Expenses reimbursed by other sources, such as insurance plans**
- ★ **Fees for exercise or health clubs** (unless medically necessary)
- ★ **Hair transplants**
- ★ **Illegal treatments, operations, or drugs**
- ★ **Insurance premiums, including those for long-term care**
- ★ **Weight loss programs for general well-being**