



Flexible Spending Account (FSA) Frequently Asked Questions

A health care FSA lets you set aside money before state, federal, Social Security or Medicare taxes are deducted from your paycheck to cover eligible medical, pharmacy, dental and vision expenses. With the dependent care FSA, you can save even more by setting aside money to pay for eligible dependent care expenses, such as day care or day camp for children up to age 13 and elder care.

Below are frequently asked questions and answers to help you better understand and use your FSA.

Q. How do I set up an FSA?

A. First, calculate what you spent this year out of your pocket for medical, pharmacy, dental and vision expenses. Then estimate the amount you spent for dependent care. When you enroll in next year's FSAs, use these amounts to guide you in determining how much you want to put into your accounts, whether your circumstances will stay the same or if you expect to spend more or less.

Remember, to participate, you need to re-enroll in the FSA every year, even if you're not making any changes.

Q. How do I get reimbursed from my FSA?

A. For eligible health care or dependent care expenses, simply complete and submit an FSA claim form by fax or mail or online at **myuhc.com**[®]. FSA claim forms are available at **myuhc.com** or at **liteblue.usps.gov** under MyHR, Benefits. You'll be reimbursed by mailed check or direct deposit into your personal checking or savings account.

But why wait to receive a check in the mail? With direct deposit, it's secure, you get your money faster and there's no cost to you to enroll.

To turn on direct deposit, gather your bank routing and account numbers, then go to **myuhc.com** > Account Settings > Manage Direct Deposit. You'll need to register the first time you visit the site.

Q. How can I manage my FSA online?

A. Go to **myuhc.com** to see how much you have in your FSAs, check status of claims, view explanations of benefits (EOBs), download claim forms and manage your payment settings. If it's your first visit, you'll need to register before you log in.

- ▶ Go to: **myuhc.com** and click on "Register Now":
 - For **First Name**, make sure you type in your first name as shown on employee mailings you receive from the Postal Service.
 - For **Last Name**, make sure you type in your last name as shown on employee mailings you receive from the Postal Service.
 - Enter your **Date of Birth**.
 - Enter your **Member ID**, which can be found on your UnitedHealthcare member ID card.
 - For **Group/Account #**, type in **141245**.
 - Then, follow the instructions to finish registering.
- ▶ At the home page, click on "View Account Balances," then "Flexible Spending Account."

FSA continued

You only need to register one time to use **myuhc.com**. For future visits, log in using the username and password you created during registration.

FSA participants can also download the UnitedHealthcare Health4Me™ mobile app to your smartphone to check your account balance(s) and more when you're away from your computer.

Q. If there is unused money in my FSA at the end of the year, do I get to keep it?

A. No. According to the IRS's "use it or lose it" rule, if you do not use all the money in your FSA at the end of your plan year, you will lose the unused balance; however, USPS offers a grace period which gives you additional time to spend money on covered services or items so you use up your remaining funds.

The grace period allows you to submit claims for next year's FSA for eligible health care services for service dates from January 1, 2016, to March 15, 2017, which can be applied to available funds in your 2016 health care FSA. The claim submission deadline is September 30, 2017. (To qualify for the grace period, you will need to still be participating in the FSA on December 31, 2016.)

Q. How do I know an FSA claim has been processed?

A. FSA claims are processed within 10 business days.

You will receive email notifications, but only if you provide an email address on **myuhc.com**. First, you'll be notified that your claim is received and in process (you'll receive an email right away if you submit a claim online, or in approximately five (5) days if you mail or fax your claim). Second, you'll receive an email when your claim has been processed advising that a new claim/Explanation of Benefits (EOB) is available to view. To see your processed claim, go to **myuhc.com** > View My Accounts > Flexible Spending Account.

Q. How much money can I put into my health care FSA in 2016?

A. You can contribute a maximum of \$2,550 to a health care FSA per year.

Q. What types of things can I pay for using my health care FSA?

A. The health care FSA can be used to pay for hundreds of medical, dental, vision and pharmacy expenses.

Most major pharmacies and retail stores are able to tell you at the cash register if you can use your FSA on certain products. For a complete list of eligible expenses, visit <http://goo.gl/YR39vn>.

Q. When are my health care FSA dollars available to me to use?

A. The entire amount you elected to set aside will be available to you on the first day of the plan year, January 1, or the date you enrolled in the health care FSA, if later than January 1.

Q. How long after I submit a claim will I receive reimbursement?

A. We will release your reimbursement dollars within 10 business days. If you have chosen to be reimbursed by check, remember to consider days in the mail before you receive your funds.

Q. Can I change my election or stop contributing money to my FSAs at any time throughout the year?

A. Federal regulations state that once you have made your election for your health care/dependent care FSA, you cannot change your decision throughout the year unless you have a valid qualifying life event, such as the birth of a child, marriage or divorce.

Dependent Care FSA

Q. How much money can I put in my dependent care FSA?

A. With a dependent care FSA, you choose how much to contribute, up to a maximum of \$5,000 per year. USPS deducts an equally divided amount from each paycheck before taxes, up to the total annual contribution you've elected.

Q. When are my dependent care FSA dollars available to me to use?

A. The entire amount you elected to set aside will be available to you on the first day of the plan year, January 1, or the date you enrolled in the dependent care FSA, if later than January 1.

Q. What kind of expenses can I pay for using the dependent care FSA?

A. Use the dependent care FSA to pay for:

- ▶ Day care, nursery school and preschool services for dependent children under age 13
- ▶ Before- and after-school programs, plus day camps for children under age 13
- ▶ Care for other qualifying dependents unable to take care of themselves, such as elderly parents
- ▶ Expenses you pay for live-in help who care for a qualifying individual
- ▶ Refer to the FSA booklet on liteblue.usps.gov under *MyHR, Benefits* for the full details

Q. How do I get reimbursed after I pay my care providers?

A. You can pay your dependent care provider with cash, a personal credit card or check. To be reimbursed, submit a reimbursement claim form along with any accompanying documents. If you've chosen to be reimbursed by direct deposit, your money is deposited directly into your checking or savings account. If you haven't chosen direct deposit, we send you a check in the mail.

Q. How long after I submit a claim will I get reimbursed?

A. We will release your reimbursement dollars within 10 business days. If you have chosen to be reimbursed by check, remember to consider days in the mail before you receive your funds.

Q. Can I submit a reimbursement claim form for future dependent care services?

A. You can submit reimbursement claim forms up to four weeks in advance of when services are received. You will need to submit additional claim forms at a later date for expenses performed beyond four weeks.

Q. Does the dependent care FSA save me money on my taxes?

A. Depending on your total income, a dependent care FSA may save you money by reducing your taxable income. But you can't claim a dependent care tax credit on your federal income tax return for services that were reimbursed by your dependent care FSA. Consult a tax advisor to see what option is best for you.

Q. Who should I call if I need help?

A. Call the FSA Customer Service Center at **1-800-842-2026**.

You'll be asked to enter your USPS Employee Identification Number. You'll also be asked for your FSA PIN. (If you don't have one, just say "I don't know it.")

