

HEALTH CARE FSA \$2,500 Limit in 2013



The Patient Protection and Affordable Care Act of 2010 (health care reform law) included some changes that impact your Health Care Flexible Spending Account (FSA). Here are some reminders to consider when planning your 2013 Health Care FSA expenses.

Statutory Health Care FSA Dollar Limit Reduced to \$2,500

The health care reform legislation includes a \$2,500 cap per plan participant for Health Care FSAs effective for plan years beginning on or after January 1, 2013. If your plan's maximum was higher than \$2,500 per person for the plan year beginning in 2012 or before, the law will no longer allow your plan to offer a maximum election above \$2,500. However, if you are married and your spouse enrolls in a health care FSA for 2013, your spouse can also elect \$2,500.

Reminder: Over-the Counter Medications Require a Prescription

Remember that to receive reimbursement through your Health Care FSA for over-the-counter (OTC) medications, you must first obtain a prescription from your doctor. Non-medicine/non-drug OTC items such as bandages, wound coverings, blood sugar test kits, test strips and insulin are all eligible for reimbursement without a prescription. Visit TRI-AD's FSA Participant Toolkit at www.tri-ad.com/fsa to access a comprehensive list of eligible and non-eligible items and treatments.

You can purchase eligible OTC items with your debit card. If your plan has the debit card feature, you can use the card to purchase OTC medications. At many stores and pharmacies, your debit card purchase of FSA-eligible, non-medicine/non-drug items (e.g., bandages, contact lens solution) will be automatically approved. For OTC drugs and medicines, you will need to present your prescription at the pharmacy counter and pay for the item at the pharmacy counter for the transaction to be automatically approved.

Contact TRI-AD for Assistance

If you have questions about your FSA or need more information, please contact TRI-AD's Participant Contact Center:

Website: www.tri-ad.com/fsa

Phone: 888-844-1372 (Monday – Friday, 5:00 a.m. - 6:00 p.m. Pacific Time)

E-mail: flexmail@tri-ad.com

