



Saving money using pretax dollars



Flexible spending accounts

A health care FSA is a way to set aside money from your earnings before taxes are withheld to pay eligible out-of-pocket health care expenses and qualifying dependent day care expenses. Here's how it works:

- Use your UnitedHealthcare Health Care Spending Card to pay for eligible health care expenses, or submit a claim for reimbursement of eligible expenses from your UnitedHealthcare account.
- Expenses must be incurred by Dec. 31.
- Expenses must be submitted to UnitedHealthcare by April 30 of the following year to avoid loss of funds.
- Claims must be submitted within one year of the date of service.
- Your active employee FSA ends the date your employment ends.

Rollover funds

The IRS allows employees with a health care FLEX account to roll over up to \$570 of their unused funds to the next plan year. Whether you enroll in the general purpose FLEX account or the LP-FLEX account, and regardless if the contribution is from you or your employer, a combined total up to \$570 of unused funds will automatically roll over for use in the next plan year. Automatic rollover will occur after the end of the run-out period. The run-out period ends April 30, 2023, which means 2022 rollover funds will be available in May 2023.

You have until April 30, 2023, to submit claims for expenses incurred during 2022

Expenses are incurred when the medical care is provided or the service is delivered, not when you are billed, charged or pay for the care.

A note for highly compensated employees

The Internal Revenue Code (IRC) provides that health care FSAs and dependent care FSAs cannot discriminate in favor of highly compensated employees (as defined by the IRS). The plan reserves the right to reduce or adjust your contributions, elections and/or benefits to maintain the tax-qualified status of the health care and dependent care FSAs.

Manage your accounts online

Visit myuhc.com to manage your FSA. If you have more than one type of 2023 FSA, you will see more than one account listed. The combined total represents your available funds. You can file your claims electronically and either upload or fax your claims substantiation.