

Flexible spending accounts (FSAs)

Help your employees budget and save for qualified expenses during the benefit plan year through pre-tax contributions to FSAs. They save up to an average of 30% on eligible expenses and everyday health items.¹



Complete your benefits package and help your employees save money.

When your employees use an FSA, their taxable income is reduced by the amount they contribute, up to the annual IRS limits. Choose which FSAs to offer to meet your employees' needs and complement your medical plan.



Health care FSA

- Eligible expenses: medical, dental, vision, prescription, certain over-the-counter items
- Optum Store purchases are automatically approved



Limited purpose FSA

- Compatible with an HSA
- Eligible expenses: vision and dental
- Protects their HSA balance for deductible expenses and saving for the future



Dependent care FSA

- Eligible expenses: dependent care while the employee is at work
- Dependents are typically under 13 or older adults who are incapable of self-care

Your Get Well Card™

Everyday health items come up every day. Your employees can easily pay for eligible items from their health care or limited purpose FSA by using their card or digital wallet.²

They can save with every swipe and tap, in store or online, with no paperwork and no messy reimbursement process.

Browse eligible items at optum.com/what2buy



FSA goes mobile

Your employees can pay from their FSA with their digital wallet and use the mobile app to take photos of and submit documents for their FSA purchases.