

**Subject:** 10-19-11 eBlast from Utah NRCS



October 19, 2011

## **FSAFEDS OPEN SEASON RUNS FROM NOVEMBER 14 TO DECEMBER 12**

FSAFEDS is the Federal Flexible Spending Account Program available to most Federal employees in the Executive Branch and employees in several other agencies that have adopted the program. A Flexible Spending Account, or FSA, allows you to set aside pre-tax money. You pay less taxes and therefore save money. Then you get the money back when you submit claims for eligible health care and day care expenses.

FSAFEDS offers three types of FSAs: A Dependent Care FSA, general purpose Health Care FSA, and a Limited Expense Health Care FSA.

A Dependent Care FSA (DCFSA) reimburses eligible day care expenses for your children under age 13 and your tax dependents of any age who are incapable of self-care. These expenses must be necessary to allow you and your spouse (if married) to work, look for work or attend school full-time. You, and your spouse if married, must have earned income during the year.

A general purpose Health Care FSA (HCFSA) reimburses eligible health care expenses not covered by the Federal Employees Health Benefits Program, the Federal Employees Dental and Vision Insurance Program, or any other insurance. Eligible expenses include co-payments, co-insurance, deductibles, over-the-counter medicines (with a prescription), medical supplies, prescription drugs, vision and dental care, shipping and handling charges for mail-order prescriptions and eligible over-the-counter items, and much more.

A Limited Expense Health Care FSA (LEX HCFSA) is designed for individuals who are enrolled in or covered under a *High Deductible Health Plan (HDHP) with a Health Savings Account (HSA)*. Under IRS rules, you cannot enroll in a general purpose HCFSA and an HSA at the same time. But you CAN enroll in a LEX HCFSA and an HSA at the same time. A LEX HCFSA limits reimbursement to only eligible dental and vision expenses.

You may review an extensive list of eligible expenses for the Health Care, Limited Expense, and Dependent Care FSAs by visiting the [Eligible Expenses Juke Box](#) at [www.FSAFEDS.com](http://www.FSAFEDS.com).

To learn more, go to [www.FSAFEDS.com](http://www.FSAFEDS.com) and watch and be sure to come back and enroll during the Federal Benefits Open Season. Contact Utah NRCS HR Specialist [Sherry Cummings](#) for additional information or questions.

**You must enroll in FSAFEDS during the upcoming Federal Benefits Open Season (November 14 - December 12) to take advantage of these tax-saving accounts - even if you are currently enrolled in FSAFEDS for 2011!**

*Periodic news reports from NRCS Utah*



To see blasts from the past go to [e-Blast archives](#)

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