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| *This message is part of an email series offering tips for good health and advice to help you understand and get the most out of your Premera Blue Cross health plan.* |
| Flexible Spending Accounts—a great way to set aside money for certain expensesThere are two types of FSAs: 1. **Healthcare:** For eligible medical, dental, and vision expenses, such as plan deductibles, copays, and coinsurance.
2. **Dependent care:** For eligible dependent care expenses, such as daycare for a child.

With an FSA, you:* **Save on taxes:** You can automatically deposit funds from your paycheck pre-tax into your FSA.
* **Pay for eligible expenses:** These may include medical, dental, and vision care costs, copays, coinsurance, prescriptions, and some over-the-counter medications.

**Paying for eligible expenses is simple*** Use your healthcare payment card like you would a debit card to pay for qualified out-of-pocket medical costs.
* Or pay with your own credit card, cash, or check. Then sign in at [premera.com](https://www.premera.com/sign-in) and file the claim for reimbursement by check or direct deposit.

**Setting up your account is easy**To set up and manage your FSA online, sign in at [premera.com](https://www.premera.com/sign-in) and select Personal Funding Accounts under Manage My Account. Here you can:* Set up direct deposit
* Check your account balance
* Enter a new claim
* View the status of claims

TIPFor a list of eligible expenses, see IRS Publication 502 or 503 at [www.irs.gov](file://MLTPCFS22/NWCORP/DocumentAdministration/DA%20Kim%27s%20WIP%20Items/www.irs.gov).  |
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