

# Flexible Spending Account eligible expenses

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**Flexible Spending Account (FSA) funds can be used for hundreds of eligible expenses including some health insurance deductibles and coinsurance for you, your spouse, and your tax dependents. These expenses include the following:**

## Medical expenses

Doctor visits, laboratory tests, medical equipment, and hospital services.  
Examples include:

### Provider Visits and Care

- Acupuncture
- Chiropractic care
- Christian Science practitioner
- Fertility treatment
- Nursing services

### Diagnostic and Preventive Care

- Flu shot and vaccinations
- Laboratory fees
- Medical testing device
- Obstetrical expenses
- Physical exam

### Programs and Treatments

- Alcoholism treatment
- Drug addiction treatment
- Insulin
- Oxygen
- Physical therapy
- Psychiatric care
- Smoking cessation program
- Surgery
- Weight loss program for obesity treatment (if prescribed by a physician)

## Medical Equipment, Support and Transportation

- Artificial limb
- Automobile modifications for a disabled person
- Blood pressure monitoring device
- Braille books and magazines (above the cost of regular printed material)
- Crutches
- Guide dog or other animal aid
- Hearing aids
- Transportation for medical care
- Wheelchair

## Hospital Services and Visits

- Ambulance
- Anesthesia
- Hospital room and board
- Organ transplant

## Dental expenses

Non-cosmetic dental treatments.  
Examples include:

- Crowns
- Dentures
- Diagnostic services
- Fillings
- Orthodontia (not for cosmetic reasons)
- Teeth cleaning
- Tooth extraction

## Vision expenses

Eye doctor appointments and vision correction materials.  
Examples include:

- Contact lenses, eye glasses, and related materials
- Eye drops
- Eye examinations
- Laser eye surgery

## Prescription expenses

All legally obtained prescriptions, including any prescribed over-the-counter (OTC) medications.  
Examples include:

- Allergy preventions/treatments
- Antacids and acid reducers
- Birth control pills
- Cold and flu medicines
- Cold sore remedies
- Decongestants
- Oral pain relievers
- Orthopedic shoe inserts
- Pain and fever relievers
- Sinus medications
- Snoring cessation aids
- Vitamins, herbal and fiber supplements
- Weight loss and dietary supplements

**NOTE:** You can only use funds up to the current balance in your account.  
If you have both a health savings account (HSA) and an FSA, your FSA is limited to only vision and dental expenses.

## OTC medications and treatments

You may use your healthcare payment card to purchase OTC medications\* and medical supplies that meet IRS standards. Such expenses may include:

- Antiseptics and wound cleansers
- Bandages and dressings
- Contact lens solution and eye care related drops
- Contraceptives
- Denture adhesives, repair, pain relief, and cleansers
- Diagnostic products (thermometer, blood pressure monitor, cholesterol testing)
- Ear care
- First aid burn remedies, dressings, and supplies
- Foot care antifungal and treatments
- Hearing aid/medical batteries
- Home health care (limited segments)
- Incontinence protection and treatment products
- Insulin
- Reading glasses and maintenance accessories

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\* Some OTC medications may require a prescription.

## Limited Purpose FSA

The Limited Purpose FSA lets you set aside pre-tax money to pay for eligible out-of-pocket vision and dental expenses. You must be enrolled in the HSA PPO Plan option to use the Limited Purpose FSA.

## Dependent Care FSA

The Dependent Day Care FSA reimburses for dependent day care expenses incurred so you can work. Eligible expenses include day care for your children and any necessary care for adults who are your tax dependents. You can contribute up to \$5,000 per plan year to your Dependent Day Care FSA.

## Eligible Dependent Care FSA expenses

Eligible Dependent Day Care FSA expenses may include:

- Before school and after school care (other than tuition)
- Custodial care for qualified dependent adults
- Licensed day care centers
- Nursery schools or preschools so you can work
- Care of an incapacitated adult who lives with you at least eight hours a day
- Child care at a day camp, nursery school, or by a private sitter

## Ineligible FSA expenses

Insurance expenses and any expenses merely beneficial to general health or for cosmetic reasons are not eligible. Examples include:

- COBRA premiums
- Cosmetic surgery
- Cosmetics
- Deodorant
- Exercise equipment
- Fitness programs
- Funeral expenses
- Hair transplants
- Household help
- Illegal operations and treatments
- Insurance premiums
- Long-term care insurance premiums
- Maternity clothes
- Moisturizers and wrinkle creams
- Retiree medical insurance premiums
- Suntan lotions
- Teeth whitening services and products
- Toothpaste, toothbrushes, and mouthwash
- Vitamins taken to improve overall health

## FIND OUT MORE ABOUT YOUR FSA

Go to [premera.com](http://premera.com) or call 800-941-6121 for more information about your FSA and eligible expenses.

## Discrimination is Against the Law

Premera Blue Cross complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Premera:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Civil Rights Coordinator - Complaints and Appeals

PO Box 91102, Seattle, WA 98111

Toll free 855-332-4535, Fax 425-918-5592, TTY 800-842-5357

Email AppealsDepartmentInquiries@Premera.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at

<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue SW, Room 509F, HHH Building

Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at

<http://www.hhs.gov/ocr/office/file/index.html>.

## Getting Help in Other Languages

**This Notice has Important Information.** This notice may have important information about your application or coverage through Premera Blue Cross. There may be key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. Call 800-722-1471 (TTY: 800-842-5357).

### አማርኛ (Amharic):

ይህ ማስታወሻ አሳይቷል. መረጃ ይህንን፡ ይህ ማስታወሻ ለላ ማመልከትም መያዥ ቡ Premera Blue Cross ተደርጓል እኩልኑ መረጃ ለተጨማሪ ይችላል፡፡ በዚህ ማስታወሻ መሰጥ ቁልፍ ቅዱች ለተፈፀመ ይችላል፡፡ የጊዜ ለሚጠበቅ በኢትዮጵያ አርጊቶች ለሚገኘው በተመለከት የሂሳብ ጉዳዮች አርጊቶች መወሰድ ይሞላል፡፡ ይህንን መረጃ አንቀጽ እና የሚያጠበቅ ከፍም በቅዱች አርጊቶች አንቀጽ መብት አለም፡፡በዚህ ቁጥር 800-722-1471 (TTY: 800-842-5357) ይደውሉ፡፡

### العربية (Arabic):

يحتوي هذا الإشعار معلومات هامة. قد يحتوي هذا الإشعار معلومات مهمة بخصوص طلبك أو التغطية التي تزيد الحصول عليها من خلال Premera Blue Cross. قد تكون هناك تواریخ مهمة في هذا الإشعار. وقد تحتاج لاتخاذ اجراء في تواریخ معينة لحفظ تغطیتك الصحية أو المساعدة في دفع التكاليف. يحق لك الحصول على هذه المعلومات والمساعدة بلغتك دون تكبد آية تكلفة. اتصل بـ 800-722-1471 (TTY: 800-842-5357)

### 中文 (Chinese):

**本通知有重要的訊息。**本通知可能有關於您透過 Premera Blue Cross 提交的申請或保險的重要訊息。本通知內可能有重要日期。您可能需要在截止日期之前採取行動，以保留您的健康保險或者費用補貼。您有權利免費以您的語言得到本訊息和幫助。請撥電話 800-722-1471 (TTY: 800-842-5357)。

### Oromoo (Cushite):

Beeksini kun odeeaffannoo barbaachisaa qaba. Beeksisti kun sagantaa yookan karaa Premera Blue Cross tiin tajaajila keessan ilaachisee odeeaffannoo barbaachisaa qabaachuu danda'a. Guyyaawwan murteessaa ta'an beeksisa kana keessatti ilaala. Tarii kaffaltiidihaan deeggaramuu yookan tajaajila fayyaa keessanif guyyaa dhumaa irratti wanti raaawwattan jiraachuu danda'a. Kaffaltii irraa bilisa haala ta'een afaan keessanin odeeaffannoo argachuu fi deeggarsa argachuuf mirga ni qabaattu. Lakkoofsa bilbilaa 800-722-1471 (TTY: 800-842-5357) ti bilbilaa.

### Français (French):

**Cet avis a d'importantes informations.** Cet avis peut avoir d'importantes informations sur votre demande ou la couverture par l'intermédiaire de Premera Blue Cross. Le présent avis peut contenir des dates clés. Vous devrez peut-être prendre des mesures par certains délais pour maintenir votre couverture de santé ou d'aide avec les coûts. Vous avez le droit d'obtenir cette information et de l'aide dans votre langue à aucun coût. Appelez le 800-722-1471 (TTY: 800-842-5357).

### Kreyòl ayisyen (Creole):

**Avi sila a gen Enfòmasyon Enpòtan ladann.** Avi sila a kapab genyen enfòmasyon enpòtan konsenan aplikasyon w lan oswa konsenan kouvèti asirans lan atravè Premera Blue Cross. Kapab genyen dat ki enpòtan nan avi sila a. Ou ka gen pou pran kék aksyon avan sèten dat limit pou ka kenbe kouvèti asirans sante w la oswa pou yo ka ede w avèk depans yo. Se dwa w pou resevwa enfòmasyon sa a ak asistans nan lang ou pale a, san ou pa gen pou peye pou sa. Rele nan 800-722-1471 (TTY: 800-842-5357).

### Deutsche (German):

**Diese Benachrichtigung enthält wichtige Informationen.** Diese Benachrichtigung enthält unter Umständen wichtige Informationen bezüglich Ihres Antrags auf Krankenversicherungsschutz durch Premera Blue Cross. Suchen Sie nach eventuellen wichtigen Terminen in dieser Benachrichtigung. Sie könnten bis zu bestimmten Stichtagen handeln müssen, um Ihren Krankenversicherungsschutz oder Hilfe mit den Kosten zu erhalten. Sie haben das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Rufen Sie an unter 800-722-1471 (TTY: 800-842-5357).

### Hmoob (Hmong):

**Tsab ntawy tshaj xo no muaj cov ntshiab lus tseem ceeb.** Tej zaum tsab ntawy tshaj xo no muaj cov ntsiab lus tseem ceeb txog koj daim ntawy thov kev pab los yog koj qhov kev pab cuam los ntawm Premera Blue Cross. Tej zaum muaj cov hnub tseem ceeb uas sau rau hauv daim ntawy no. Tej zaum koj kuj yuav tau ua qee yam uas peb kom koj ua tsis pub dhuu cov caij nyooq uas teev tsieg rau hauv daim ntawy no mas koj thiaj yuav tau txais kev pab cuam kho mob los yog kev pab them tej nqi kho mob ntawd. Koj muaj cai kom lawv muab cov ntshiab lus no uas tau muab sau ua koj hom lus pub dawb rau koj. Hu rau 800-722-1471 (TTY: 800-842-5357).

### Iloko (Ilocano):

**Daytoy a Pakdaar ket naglaon iti Napateg nga Impormasion.** Daytoy a pakdaar mabalin nga adda ket naglaon iti napateg nga impormasion maipanggep iti apliksayonyo wenco coverage babaen iti Premera Blue Cross. Daytoy ket mabalin dagiti importante a petsa iti daytoy a pakdaa. Mabalin nga adda rumbeng nga aramidenyo nga addang sakbay dagiti partikular a naituding nga aldaw tapno mapagtalinaedyo ti coverage ti salun-atyo wenco tulong kadagiti gastos. Adda karbenganyo a mangala iti daytoy nga impormasion ken tulong iti bukodyo a pagsasaao nga awan ti bayadanyo. Tumawag iti numero nga 800-722-1471 (TTY: 800-842-5357).

### Italiano (Italian):

**Questo avviso contiene informazioni importanti.** Questo avviso può contenere informazioni importanti sulla tua domanda o copertura attraverso Premera Blue Cross. Potrebbero esserci date chiave in questo avviso. Potrebbe essere necessario un tuo intervento entro una scadenza determinata per consentirti di mantenere la tua copertura o sovvenzione. Hai il diritto di ottenere queste informazioni e assistenza nella tua lingua gratuitamente. Chiama 800-722-1471 (TTY: 800-842-5357).

## 日本語 (Japanese):

**この通知には重要な情報が含まれています。** この通知には、Premera Blue Cross の申請または補償範囲に関する重要な情報が含まれている場合があります。この通知に記載されている可能性がある重要な日付をご確認ください。健康保険や有料サポートを維持するには、特定の期日までに行動を取らなければならぬ場合があります。ご希望の言語による情報とサポートが無料で提供されます。800-722-1471 (TTY: 800-842-5357)までお電話ください。

## 한국어 (Korean):

**본 통지서에는 중요한 정보가 들어 있습니다.** 즉 이 통지서는 귀하의 신청에 관하여 그리고 Premera Blue Cross 를 통한 커버리지에 관한 정보를 포함하고 있을 수 있습니다. 본 통지서에는 핵심이 되는 날짜들이 있을 수 있습니다. 귀하는 귀하의 건강 커버리지를 계속 유지하거나 비용을 절감하기 위해서 일정한 마감일까지 조치를 취해야 할 필요가 있을 수 있습니다. 귀하는 이러한 정보와 도움을 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 800-722-1471 (TTY: 800-842-5357) 로 전화 하십시오.

ລາວ (Lao):

**ແລ້ວງານນີ້ຂັ້ນສ້າຄົນ.** ແລ້ວງານນີ້ອາດຈະມີຂໍ້ມູນຫວ່າດັບກ່ຽວກັບຄ່າຮ້ອງສະໜັກ ຫຼື ຄວາມຄຸນຄອງປະກັນໃໝ່ຂອງທ່ານຜ່ານ Premera Blue Cross. ອາດຈະມີວັນທີຮ້າຄົນໃນແລ້ວງານນີ້. ທ່ານອາດຈະລຳເປັນຕົງດໍາເລີນການຕາມກ່ານິດເວລາຮະໜາເພື່ອຮັກສາຄວາມຄຸນຄອງປະກັນສະຂະພາບ ຫຼື ຄວາມຈ່ວຍເຫຼືອວ່າງໆ ຕ່າງໆ ໃຊ້ລ່າຍຂອງທ່ານໄວ້. ທ່ານມີສິດໄດ້ຮັບຂໍ້ມູນນີ້ ແລະ ຄວາມຈ່ວຍເຫຼືອບັນພາສາ ຂອງທ່ານໄດ້ບໍລິສະລະ ທ່າງ [800-722-1471](tel:800-722-1471) (TTY: 800-842-5357).

## ភាសាខ្មែរ (Khmer):

## ਪੰਜਾਬੀ (Punjabi):

ਇਸ ਨੋਟਿਸ ਵਿਚ ਖਾਸ ਜਾਣਕਾਰੀ ਹੈ। ਇਸ ਨੋਟਿਸ ਵਿਚ Premera Blue Cross ਵਲੋਂ ਤੁਹਾਡੀ ਕਵਰੇਜ ਅਤੇ ਅਰਜੀ ਬਾਰੇ ਮਹੱਤਵਪੂਰਨ ਜਾਣਕਾਰੀ ਹੈ ਸਕਦੀ ਹੈ। ਇਸ ਨੋਟਿਸ ਜਵਚ ਖਾਸ ਤਾਰੀਖ ਹੋ ਸਕਦੀਆਂ ਹਨ। ਜੇਕਰ ਤੁਸੀਂ ਜਸ਼ਹਤ ਕਵਰੇਜ ਰਿਖਤੀ ਹੋਵੇ ਤਾਂ ਉਸ ਦੀ ਲਾਗਤ ਜਿਵੰਤ ਮਦਦ ਦੇ ਇਹੱਕੱਥੇ ਹੋ ਤਾਂ ਤੁਹਾਨੂੰ ਅੰਮ ਤਾਰੀਖ ਤੋਂ ਪੱਧਰਿਆਂ ਕੁੱਝ ਖਾਸ ਕਦਮ ਚੁੱਕ ਦੀ ਲੋੜ ਹੋ ਸਕਦੀ ਹੈ, ਤੁਹਾਨੂੰ ਮੁਫਤ ਵਿੱਚ ਤੇ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਜਾਣਕਾਰੀ ਅਤੇ ਮਦਦ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ, ਕਾਲ 800-722-1471 (TTY: 800-842-5357).

فارسی (Farsi):

این اعلامیه حاوی اطلاعات مهم میباشد. این اعلامیه ممکن است حاوی اطلاعات مهم درباره فرم تقاضا و یا پوشش بهمه ای شما از طریق Premera Blue Cross باشد. به تاریخ های مهم در این اعلامیه توجه نمایید. شما ممکن است برای حقوق پوشش بهمه تان یا کمک در پرداخت هزینه های درمانی تان، به تاریخ های مشخصی برای انجام کار های خاصی اختیار داشته باشید. شما حق این را دارید که این اطلاعات و کمک را به زبان خود به طور رایگان دریافت نمایید. برای کسب اطلاعات را به شماره ۰۸۰۰-۷۲۲-۱۴۷۱ (کاربران TTY) تماس باشماره ۵۳۵۷-۸۴۲-۸۰۰ (تماس

## Polskie (Polish):

**To ogłoszenie może zawierać ważne informacje.** To ogłoszenie może zawierać ważne informacje odnośnie Państwa wniosku lub zakresu świadczeń poprzez Premera Blue Cross. Prosimy zwrócić uwagę na kluczowe daty, które mogą być zawarte w tym ogłoszeniu aby nie przekroczyć terminów w przypadku utrzymania polisy ubezpieczeniowej lub pomocy związanej z kosztami. Macie Państwo prawo do bezpłatnej informacji we własnym języku. Zadzwonić pod 800-722-1471 (TTY: 800-842-5357).

## **Português (Portuguese):**

**Este aviso contém informações importantes.** Este aviso poderá conter informações importantes a respeito de sua aplicação ou cobertura por meio do Premera Blue Cross. Poderão existir datas importantes neste aviso. Talvez seja necessário que você tome providências dentro de determinados prazos para manter sua cobertura de saúde ou ajuda de custos. Você tem o direito de obter esta informação e ajuda em seu idioma e sem custos. Ligue para 800-722-1471 (TTY: 800-842-5357).

## Română (Romanian):

**Prezenta notificare conține informații importante.** Această notificare poate conține informații importante privind cererea sau acoperirea asigurării dumneavoastră de sănătate prin Premera Blue Cross. Pot exista date cheie în această notificare. Este posibil să fie nevoie să acționați până la anumite termene limită pentru a vă menține acoperirea asigurării de sănătate sau asistența privitoare la costuri. Aveți dreptul de a obține gratuit aceste informații și ajutor în limba dumneavoastră. Sunați la 800-722-1471 (TTY: 800-842-5357).

## Русский (Russian):

**Настоящее уведомление содержит важную информацию.** Это уведомление может содержать важную информацию о вашем заявлении или страховом покрытии через Premera Blue Cross. В настоящем уведомлении могут быть указаны ключевые даты. Вам, возможно, потребуется принять меры к определенным предельным срокам для сохранения страхового покрытия или помочь с расходами. Вы имеете право на бесплатное получение этой информации и помочь на вашем языке. Звоните по телефону 800-722-1471 (TTY: 800-842-5357).

## **Fa'asamoa (Samoan):**

Atonu ua iai i lenei fa'asilasilaga ni fa'amatalaga e sili ona tatau e tatau ona e malamalama i ai. O lenei fa'asilasilaga o se fesoasoani e fa'amatala atili i ai i le tulaga o le polokalamae, Premera Blue Cross, ua e tau fia maua atu i ai. Fa'amolemoile, ia e ililo fa'alele'i i aso fa'apitoa ol'o iai i lenei fa'asilasilaga tatau. Masalo o le'a iai ni feau e tatau ona e faia ao le'i aulia le aso ua ta'ua i lenei fa'asilasilaga ina ia e iai pea ma maua fesoasoani mai ai i le polokalamae a le Malo ol'o e iai i ai. Olo'o iai iate oe le aia tatau e maua atu i lenei fa'asilasilaga ma lenei fa'matalaga i legagana e te malamalama i ai aunaoa ma se togiga tupe. Vili atu i le telefoni 800-722-1471  
(TTY: 800-842-5357).

## Español (Spanish):

**Este Aviso contiene información importante.** Es posible que este aviso contenga información importante acerca de su solicitud o cobertura a través de Premera Blue Cross. Es posible que haya fechas clave en este aviso. Es posible que deba tomar alguna medida antes de determinadas fechas para mantener su cobertura médica o ayuda con los costos. Usted tiene derecho a recibir esta información y ayuda en su idioma sin costo alguno. Llame al 800-722-1471 (TTY: 800-842-5357).

## Tagalog (Tagalog):

**Ang Paunawa na ito ay naglalaman ng mahalagang impormasyon.** Ang paunawa na ito ay maaaring naglalaman ng mahalagang impormasyon tungkol sa iyong aplikasyon o pagsakop sa pamamagitan ng Premera Blue Cross. Maaaring may mga mahalagang petsa dito sa paunawa. Maaaring mangailangan ka na magsagawa ng hakbang sa ilang mga itinakdang panahon upang mapanatili ang iyong pagsakop sa kalusugan o tulong na walang gastos. May karapatan ka na makakuha ng ganitong impormasyon at tulong sa iyong wika ng walang gastos. Tumawag sa 800-722-1471 (TTY: 800-842-5357).

## ไทย (Thai):

ประกันนี้ข้อมูลสำคัญ ประกันนี้อาจมีข้อมูลที่สำคัญเกี่ยวกับการฟ้องร้องหรือขอเบตประบบสุขภาพของคุณผ่าน Premera Blue Cross และอาจมีกำหนดการในประกันนี้ คุณอาจจะต้องดำเนินการภายใต้ในกำหนดระยะเวลาที่แน่นอนเพื่อจะรักษาการประกันสุขภาพของคุณที่ถูกกฎหมายที่ เมื่อใช้จ่าย คุณมีผลิตภัณฑ์ที่ได้รับข้อมูลและความกว่าเหลือนี้มาภาษาระดับโลกไม่ค่าใช้จ่าย โทร 800-722-1471 (TTY: 800-842-5357)

## Український (Ukrainian):

**Це повідомлення містить важливу інформацію.** Це повідомлення може містити важливу інформацію про Ваше звернення щодо страхувального покриття через Premiera Blue Cross. Зверніть увагу на ключові дати, які можуть бути вказані у цьому повідомленні. Існує імовірність того, що Вам треба буде здійснити певні кроки у конкретні кінцеві строки для того, щоб зберегти Ваше медичне страхування або отримати фінансову допомогу. У Вас є право на отримання цієї інформації та допомоги безкоштовно на Вашій рідній мові. Дзвоніть за номером телефону 800-722-1471 (TTY: 800-842-5357).

## Tiếng Việt (Vietnamese):

**Thông báo này cung cấp thông tin quan trọng.** Thông báo này có thông tin quan trọng về đơn xin tham gia hoặc hợp đồng bảo hiểm của quý vị qua chương trình Premera Blue Cross. Xin xem ngày quan trọng trong thông báo này. Quý vị có thể phải thực hiện theo thông báo đúng trong thời hạn để duy trì bảo hiểm sức khỏe hoặc được trợ giúp thêm về chi phí. Quý vị có quyền được biết thông tin này và được trợ giúp bằng ngôn ngữ của mình miễn phí. Xin gọi số 800-722-1471 (TTY: 800-842-5357).