



# FLEXIBLE SPENDING ACCOUNT (FSA)

## EMPLOYEE HANDOUT

### AN FSA THAT SIMPLIFIES SAVINGS



ONE ONLINE ACCOUNT,  
ONE MOBILE APP AND ONE  
DEBIT CARD FOR ALL OF  
YOUR BENEFITS



AVERAGE DEBIT CARD  
AUTO-SUBSTANTIATION  
RATE OF MORE THAN  
85 PERCENT



EASY DOCUMENTATION  
UPLOADING USING OUR  
BENEFITS MOBILE APP



THOUSANDS OF ELIGIBLE  
EXPENSES FOR PURCHASE  
AT THE FSA STORE

#### Flexible Spending Account Overview

A Flexible Spending Account (FSA) allows you to budget and save for qualified medical expenses incurred over the course of your plan year. Dollars invested in an FSA are tax-free. That makes an FSA a great tool for saving money, especially when big expenses are anticipated.

#### Eligible Expenses

In order to have an expense covered by your FSA dollars, that expense has to be considered eligible by the IRS. To find out which specific expenses are eligible, view our searchable eligibility list at [www.DiscoveryBenefits.com/eligibleexpenses](http://www.DiscoveryBenefits.com/eligibleexpenses).

#### Using Funds

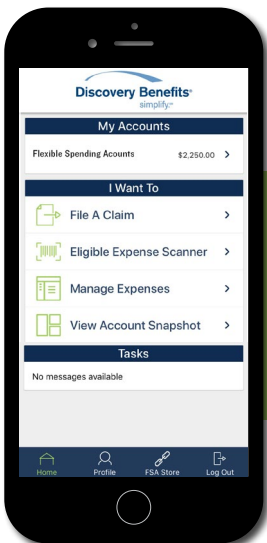
For easy access to your FSA funds, you can swipe your Discovery Benefits debit card and avoid out-of-pocket costs. If you use your card at a provider with an Inventory Information Approval System (IIAS), the expense will automatically be approved at the point of sale.



If the card is swiped at a merchant that meets the IRS' 90% rule, you may need to provide documentation to show the expense is eligible.

#### Substantiation

The IRS requires FSA participants to provide documentation (e.g. an Explanation of Benefits) to show that an expense is FSA-eligible. You can easily upload documentation for a claim by logging in to your online account. You can also submit documentation by taking a photo with your phone's camera and uploading it through the Benefits Mobile App by Discovery Benefits.



DOWNLOAD THE APP FOR FREE ON APPLE  
AND ANDROID SMARTPHONES AND TABLETS



### RESOURCES

 **ELIGIBLE EXPENSE LIST**  
[www.DiscoveryBenefits.com/eligibleexpenses](http://www.DiscoveryBenefits.com/eligibleexpenses)

 **FSA CALCULATOR**  
[www.DiscoveryBenefits.com/fsacalculator](http://www.DiscoveryBenefits.com/fsacalculator)

 **BENEFITS MOBILE APP VIDEO**  
[www.DiscoveryBenefits.com/mobileappvideo](http://www.DiscoveryBenefits.com/mobileappvideo)

 **FSA 101 VIDEO**  
[www.DiscoveryBenefits.com/fsa101](http://www.DiscoveryBenefits.com/fsa101)

 **FSA STORE**  
[www.DiscoveryBenefits.com/fsastore](http://www.DiscoveryBenefits.com/fsastore)

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