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Medical FSA 101

Understanding the benefits of a medical flexible spending account

Why choose a medical flexible spending account

A medical flexible spending account (FSA) allows you to set aside pretax savings for healthcare expenses throughout the year. You determine how much of your pay goes into your FSA, up to a limit set by your employer, and the funds are available immediately to pay for eligible medical, dental, and vision care expenses not covered by your health insurance plan.

Key benefits of a medical FSA

Funds available day 1

Although contributions from your paycheck are spread out during the year, you can use your benefits debit card to pay for health-related goods and services immediately.

Tax advantages

Medical FSA contributions are pretax and reduce your taxable income.

Reduce out-of-pocket costs

If unexpected medical, dental, or vision costs arise, use your FSA to pay for eligible co-payments and deductibles not covered by your health insurance.

Who's eligible?

You are eligible to enroll in a medical FSA as long as you or your spouse are not contributing to a health savings account (HSA).

Examples of eligible medical FSA expenses:

Co-pays and co-insurance

Doctor visits and certain surgical procedures

Over-the-counter medications

Prescription drugs

Dental and orthodontics

Vision expenses such as frames, contacts, and prescription sunglasses

Preparing for the future goes beyond your traditional savings and retirement accounts.

Consider taking advantage of a medical FSA today.

Call **833-571-0504**

Visit **transamerica.com/portal**

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