

Maximize your take-home income with a Flexible Spending Account

Your flexible spending account (FSA) through Blue Cross & Blue Shield of Rhode Island (BCBSRI) allows you to pay for qualified expenses (such as healthcare and dependent care) with pre-tax dollars. Since taxes are not deducted from your FSA payroll contributions, you'll pay less in federal, state, and FICA taxes—that means more take-home pay.

With an FSA, you benefit from the following:

- The money you put in may reduce your taxable income
- Taxes aren't deducted, so you get more spending power when you pay for qualified expenses

Increase your take-home income

	Not enrolled in an FSA	Enrolled in an FSA	Benefits
Pre-tax annual income	\$38,000	\$38,000	
FSA contribution	\$0	\$500	FSA funded by pre-tax dollars
Annual taxable income	\$38,000	\$37,500	FSA contributions can reduce taxable income
Federal, state & FICA	\$10,127	\$9,994	Pay less in taxes
Out-of-pocket medical expenses	\$500	\$0	Out-of-pocket medical expenses paid by pre-tax dollars in your FSA
Take-home annual income	\$27,373	\$27,506	Take home income increases by \$133

For illustrative purposes. Your tax situation may be different. Consult a tax advisor.

Here's how it works

Log in to your FSA account

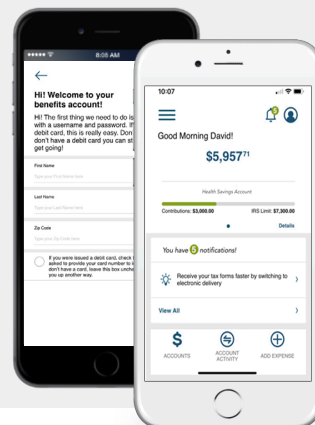
- Go to **bcbsri.wealthcareportal.com** and click **Register** in the upper right corner.
- Explore FSA tools and resources online
 - View your account
 - Calculate your savings
 - Learn how to use your FSA

Make payments

- FSA debit card
- Online reimbursement request
- Paper claim submission

Download the BlueSolutions Spending app

Manage your FSA account on the go. Find details at your FSA account online.



Learn about eligible/ineligible expenses*

Healthcare



Eligible expenses:

Acupuncture
Ambulance
Birth control pills
Braces
Cancer treatment
Chemical dependency
Childbirth/delivery
Chiropractor
Contact lenses
Deductibles
Dental treatment
Diagnostic tests
Durable medical equipment
Eyeglasses
Eye surgery
Hearing aids
Hospital services
Insulin treatment
Laboratory fees

Machine tests
Menstrual products
Mental health
Neurologist
Non-prescription medicines,
like cold and flu pills
Nursing home
Optometrist
Prescription drugs
Psychiatric care
Psychologist
Smoking cessation programs
Surgeon fees
Transplants
Transportation for
healthcare
Vision expenses
X-ray fees

Ineligible expenses:

Cosmetic surgery
Deodorant
Electrolysis hair removal
Funeral expenses
Health club dues
Medicated shampoo
and soap
Multivitamins
Teeth whiteners
Tissues
Toiletries

Dependent Care



Eligible expenses:

Child day care programs
Before- and after-school programs
Home care (caregiver cannot be spouse or dependent and must be 19+ years of age)
Nursery school program

*This list is for illustrative purposes and is not a complete list of all eligible and ineligible expenses. Please see IRS Publication 502 for a more detailed and accurate listing of qualified healthcare expenses.

This communication is not intended as legal or tax advice. Please contact a legal or tax professional for personal advice on FSA eligibility, tax treatment, and restrictions.



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