How to get the most from your **flexible spending account (FSA)**

An FSA is a special health care expense account that lets you set aside money from your income — before taxes — to use on qualified health care and dependent care costs. During your enrollment period, you decide how much to put in your FSA for the year. Your employer takes money from your paycheck in equal amounts during the year and puts it in your FSA. **The best part is the money you put into your account isn't taxed — so each dollar goes further.**

How to use your FSA

You can use your FSA debit card to pay for qualified expenses, and money will be pulled directly from your FSA, or pay for qualified expenses out of pocket and ask to be reimbursed.

To access your account, log in at **anthem.com/ca** or use the **Sydney** app. You can:

- Track your claims and FSA spending.
- Check your balance.
- Request reimbursement.
- Find a doctor.

What you need to know

	Health care FSA	Dependent care FSA
Maximum contribution	$2,750 a year	$5,000 a year
You can use this FSA to pay for	Certain health care costs such as: • Prescriptions • Doctor visits • Dental or vision care • Deductibles, copays and your percentage of the costs	Care for your child, disabled spouse, elderly parent or other dependent: • Before- and after-school care • Day care, adult care or elder care • Summer day camp

The IRS regulates how you can use your FSA dollars. Check the complete list of qualifying expenses at **anthem.com/ca/qme.**

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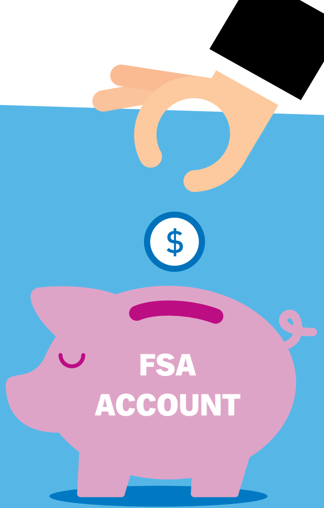
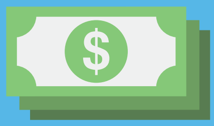


How health care FSAs work:



1. Your FSA contribution is taken from your paycheck in equal amounts during the year. However, you can spend the total amount you chose to put in for the year on day one of your plan.

2. Your FSA comes with a debit card to pay for qualified expenses. You can pay for qualified expenses out of pocket and ask to be reimbursed.

3. You may carry over up to $500 of unused FSA dollars to the next plan year.

Important FSA tips

- Save your receipts when you spend FSA dollars. You might need them to verify your expenses or to get reimbursed.
- Plan carefully so you use all of the money in your FSA by the end of the plan year. If you don't use the money, you could lose it.

What you need to know about dependent care FSAs

- Expenses qualify if the care makes it possible for you (or you and your spouse) to work, look for work, or go to school full-time. If your spouse is a stay-at-home parent, you shouldn't enroll in a dependent care FSA.
- Married couples have a combined $5,000 limit they can contribute pre-tax, in a dependent care FSA, even if each spouse has his or her own FSA. Married persons, with an HCFSA, filing taxes separately can contribute up to $2,750 pre-tax.
- Your dependents must be under the age of 13; mentally or physically unable to care for themselves and listed as dependents on your federal income tax return; or adults who depend on you for more than half of their financial support for the year.