

HEALTH & WELLNESS TIPS

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Health Care Flexible Spending Accounts

Many employees elect to put a portion of their pre-tax income into a Health Care Flexible Spending Account (HCFSA). They then use this money for unreimbursed medical expenses. This can be a great way to save on out-of-pocket health care costs.

There are a wide variety of expenses for which "Flex" money can be used. Familiar categories are co-pays, deductibles and prescription medications. Lesser known items can include over-the-counter medications as well as a variety of dental treatments ranging from fillings, exams and x-rays to dentures and orthodontia. Equipment needed to ameliorate a medical condition such

as hearing aids and batteries, crutches, bandages, artificial limbs, eyeglasses, contact lenses, and guide dogs are also eligible.

Expenses incurred by dependent children and spouses covered by your plan qualify for "Flex" expenditures as well.

Make sure to submit receipts for the full amount that you have contributed to your HCFSA! Otherwise, you risk forfeiture of the remaining funds in the account at the end of the plan year, after any grace period expires.

See IRS publication 502 and your own HCFSA plan administrator for more information.



HAPPY
HALLOWEEN!

5 Quick Ways to use your HCFSA ("Flex Plan") funds:

- Buy contact lenses & solution or new eyeglasses
- Complete needed dental work including cleaning, x-rays, fillings and crowns
- Buy medically necessary over-the-counter drugs including pain relievers, cough & cold meds
- Visit your chiropractor
- Try a Stop-Smoking program



Remember your favorite

Halloween candy?

- Pixy Stix
- Marathon Bar
- Reese's Pieces
- Tootsie Pops
- Charleston Chew

