



EVERYTHING YOU NEED TO KNOW ABOUT A GENERAL- PURPOSE FLEXIBLE SPENDING ACCOUNTS (FSA)



What is a healthcare FSA?

A **Flexible Spending Account (FSA)** is an employer-sponsored healthcare benefit that allows employees to set aside pre-tax dollars to cover qualified expenses for medical care. They can be paired with a DCA or HRA. You, your spouse, or your spouse's employer cannot be contributing to an HSA if you are enrolling in a general-purpose FSA.

FSA plans work according to your employer's plan year. Each year you decide if you want an FSA and how much money you'd like to put into the account. If you elect a FSA, you will contribute pre-tax funds with each paycheck that you can use at anytime throughout the plan year, to pay for qualified health expenses.

DID YOU KNOW?

You and your spouse can each have your own FSA through your respective employers — and you can each contribute the maximum employer allowable amount to each account.



FUN FACT

The average participant saves up to 30% in taxes on the amount they contribute to an FSA.





DID YOU KNOW?

All the funds you want to add to your FSA are available to you on day one of the plan year. That means if you need new glasses, you won't have to wait for the money to accumulate in the account.

How an FSA works

A FSA lets you set aside pre-tax dollars from your paycheck so you can save on qualified health expenses — including everyday health products, prescriptions, doctor visits and much more. With an estimated 30% in tax savings, it's a great way to effectively increase your take-home pay by keeping more of your hard-earned income.



Health benefit = budget benefit

You decide how much you want to contribute to your FSA each year, up to the IRS-allowed limit (or maximum set by your employer). FSA benefits also extend to spouses and dependents, so if you just got married, you may want to consider increasing your contribution and getting even more value out of your account.

DID YOU KNOW?

You can use funds from your FSA to pay for eligible medical costs for both your spouse and any tax dependents, regardless of the medical insurance plan they're covered by.



FSA Store makes FSA savings simple. 2,500+ 100% FSA eligible products and free shipping on orders over \$50+guaranteed.

Just a few of the FSA eligible expenses you can save on:

- Acne & sunscreen SPF 15 (and above)
- Doctor visits & co-pays
- Menstrual products
- Prescription & over-the-counter meds
- First aid & pain relief
- Dental care
- Prescription eyeglasses, sunglasses, or contacts
- Diagnostics & health tech



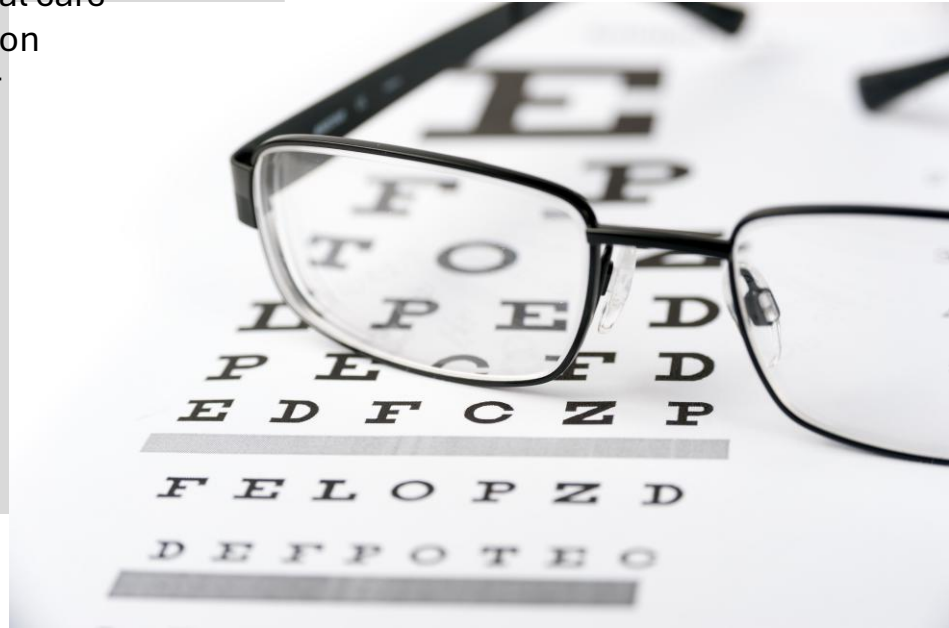
What can be purchased with a FSA?

FSA funding and spending rules are set by the IRS, which requires funds to be used for approved healthcare expenditures only. However, there are literally thousands of products and services that meet the requirements. Typically, FSA eligible products and services include:

- Copayments or coinsurance, dental care costs, vision care costs, prescription medications and over-the-counter treatments
- Sunscreen
- Prescription eyewear
- Tech wearables & devices
- Allergy & pain relief
- Menstrual care

DID YOU KNOW?

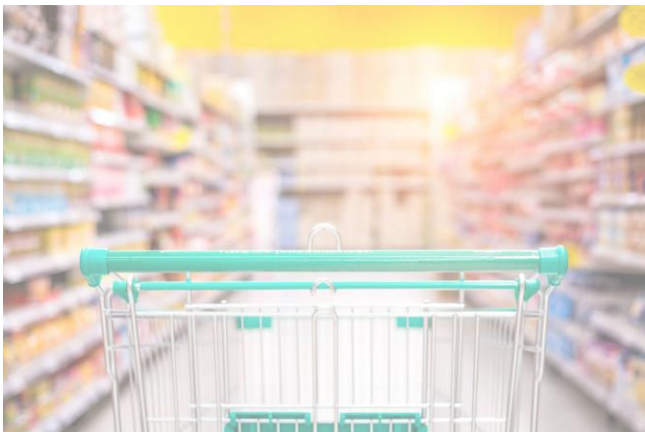
The money you contribute isn't subject to income tax, so you're effectively increasing your take-home pay.



What is not eligible for purchase with a FSA?

Products and services that are typically **not** eligible or reimbursable with a FSA include:

- Cosmetic products/procedures
- Teeth bleaching or whitening
- Cosmetic surgery
- Hair transplants & electrolysis
- Personal-use products with no medical purpose
- Shampoo
- Toothpaste
- Makeup & other toiletries
- General health products (not primarily for medical care unless recommended by a medical professional)
- Vitamins & supplements
- Gym memberships
- Humidifier





Can I use my FSA for my spouse and children?

Yes! FSA funds can be used for qualified medical expenses for an account holder's spouse and eligible dependents, including children up to age 26.

Are there annual contribution limits for an FSA?

Each year the IRS sets a maximum annual contribution limit for FSAs. An employer may limit contributions to less than the IRS limit but cannot allow contributions above the maximum annual contribution limit. The contribution maximums are per FSA, which is per employee, per employer. So, if you have more than one employer, you can have an FSA with each one (as long as you're eligible).

DID YOU KNOW?

It's not just eyeglasses and doctor visits — use your FSA to save on sunscreen, hot & cold packs, over the counter medicine, and more. A FSA eligible item scanner is available on our mobile app!



Can you have an FSA and HSA (health savings account) at the same time?

Generally, **no**. A FSA is considered additional health coverage by the IRS and would disqualify you from opening or contributing to a HSA. However, there are certain exceptions. A **Limited Purpose FSA (LPFSA)** that only covers vision and dental expenses can be paired with an HSA. LPFSAs are sometimes referred to as "HSA-compatible FSAs."



DID YOU KNOW?

FSA's are great for moms and babies: Shop fertility trackers, baby monitors, breast pumps, children's allergy & pain relief, and more.

How can I avoid forfeiting unspent money in my FSA at the end of the year?

3 simple strategies to avoid forfeiting funds:

1. Prior to election, estimate your family's total medical expenses to determine the exact amount you need.
2. Spend throughout the year on everyday essentials like pain & allergy relief, sunscreen, and more.
3. Check to see if your plan includes a rollover or grace period that gives you more time to spend your funds.



Do FSA funds expire?

Yes. FSA funds are generally use-it-or-lose-it and expire at the end of the plan year. However, employers can offer either:

- 1) A fund rollover, allowing participants to rollover up to the IRS allowable maximum into the following plan year (indexed annually for inflation) or a designated employer limit under the IRS allowable maximum.
- 2) A grace period, allowing participants up to 75 days to use any funds that would have otherwise expired at the end of the plan year.

The employer decides which method they wish to use. They cannot offer a rollover and grace period for an FSA at the same time.

What is a FSA rollover?

A FSA rollover (or carryover) is a FSA feature that lets account holders roll over a certain amount of funds from one plan year to the next without forfeiting them back to their employer. Like contribution limits, the IRS sets the limit for rollovers, indexed each year for inflation (employers may also set their own FSA rollover maximum under the IRS established limit). Please refer to your Section 125 Plan Document to find out if your employer offers the FSA rollover or grace period.



DID YOU KNOW?

People spend an average of \$1,600 a year out-of-pocket on FSA eligible expenses.

Do rollovers count toward the next year's contribution limit?

Any FSA funds carried over from one plan year to the next do not count toward the following year's contribution limit. For example, if a FSA participant carried over the maximum allowable amount at the end of 2025 (which was \$660), they could have still made the maximum contribution of \$3,400 for 2026, possibly ending up with a FSA balance of \$4,060 without penalty.



What is the FSA grace period?

Those with a FSA grace period have a 75-day extension after each plan year to incur expenses. All expenses must be submitted on or before 90-days after the plan year ends. Please refer to your Section 125 Plan Document to find out if your employer offers the FSA grace period or the rollover.



Do FSA grace periods count toward the next year's contribution limit?

Any FSA funds remaining at the end of the plan year do not count toward the following year's contribution limit.

What is a FSA carryover runout period?

A FSA runout period is a timeframe in the new plan year during which you can file claims for expenses incurred in the previous plan year. While timeframes vary from employer to employer, a 90-day run-out period is common. If your plan year ends on December 31, and you have a 90-day run-out period, you have until March 31 of the following plan year to submit receipts for money spent before the December 31 deadline.



Can you use FSA funds overseas?

Yes, FSA funds can be used for medical expenses outside of the United States. However, certain restrictions typically apply:

- Must be a valid qualifying medical expense in the U.S., and must be legal in both countries
- Cannot order prescription drugs from another country and bring them into the U.S.
- Can be used to pay for medication or services that you use while outside the U.S. (for example, if you're sick or injured while traveling and go to a doctor)



What happens if I change jobs before making my full contribution via salary reduction?

You may be given a run-out period to submit claims for FSA expenses incurred before you left your job. Or you may qualify to keep using your FSA under COBRA. Check with your HR representative to learn about your options.

Medical Flexible Spending Account Qualifying Eligible Expenses

<p>DENTAL</p> <ul style="list-style-type: none"> • Dental X-Rays • Dentures and Bridges • Exams and Teeth Cleaning • Extractions and Fillings • Oral Surgery • Orthodontia • Periodontal Services 	<p>MEDICAL EQUIPMENT/SUPPLIES</p> <ul style="list-style-type: none"> • Air Purification Equipment* • Arches and Orthotic Inserts • Contraceptive Devices • Crutches, Walkers, Wheelchair • Medic Alert Bracelet or Necklace • Nebulizers • Orthopedic Shoes* • Oxygen* • Prosthetics • Syringes 	<p>MEDICATIONS</p> <ul style="list-style-type: none"> • Insulin • Prescription Drugs
<p>EYES</p> <ul style="list-style-type: none"> • Eye Exams • Eyeglasses and Contact Lenses • Laser Eye Surgeries • Prescription Sunglasses 	<p>MEDICAL PROCEDURES/SERVICES</p> <ul style="list-style-type: none"> • Acupuncture • Alcohol and Drug/Substance Abuse (inpatient treatment and outpatient care) • Ambulance • Fertility Enhancement/Treatment • Hospital Services • In Vitro Fertilization • Physical Examination (not employment-related) 	<p>MENSTRUAL PRODUCTS</p> <ul style="list-style-type: none"> • Tampons • Pads • Liners • Cups • Sponges
<p>HEARING</p> <ul style="list-style-type: none"> • Hearing Exams • Hearing Aids and Batteries 	<p>LAB EXAMS/TESTS</p> <ul style="list-style-type: none"> • Blood Tests and Metabolism Tests • Body Scans • Cardiograms • Laboratory Fees • X-Rays 	<p>PRACTITIONERS</p> <ul style="list-style-type: none"> • Allergist • Chiropractor • Dermatologist • Homeopath • OB/GYN Exams • Optometrist • Physician • Psychiatrist or Psychologist
<p>COVID PERSONAL PROTECTIVE ITEMS (used to prevent the spread of COVID)</p> <ul style="list-style-type: none"> • Masks • Hand Sanitizer • Sanitizing Wipes • Gloves 	<p>THERAPY</p> <ul style="list-style-type: none"> • Alcohol and Drug Addiction • Counseling (not marital or career) • Occupational • Physical • Smoking Cessation Programs* • Speech • Weight Loss Programs*Assoc. w/Disease 	

Note: This list is not meant to be all-inclusive, as other expenses not specifically mentioned may also qualify. Expenses marked with an asterisk (*) are “potentially eligible expenses” that require a *Note of Medical Necessity* from your health care provider to qualify for reimbursement. For additional information, check your Summary Plan Document or contact your Plan Administrator.

Ineligible Expenses – NOTE: not all inclusive

Cosmetic Dental Procedures	Marriage or Career Counseling	Swimming Lessons
Cosmetic Surgery/Procedures	Personal Trainers	Vitamins
Electrolysis	Prepayment of services not rendered	
Insurance Premiums(FSA Ineligible Only)	Sunscreen (SPF less than 30)	

Eligible Over-the-Counter Medicines and Drugs (Product categories are listed in bold face; common examples are listed in regular face)

Acid controllers	Diabetes Testing and Aids -Ascencia, One Touch, Diabetic Tussin, insulin syringes; glucose products	Incontinence Products -Attends, Depend, GoodNites for juvenile incontinence, Prevail
Acne medications	Diagnostic Products -Thermometers, blood pressure monitors, cholesterol testing	Medicated nasal sprays, drops, & inhalers
Allergy & sinus	Digestive aids	Medicated respiratory treatments & vapor products
Antibiotic products	Ear Care Unmedicated ear drops, syringes, ear wax removal	Motion sickness
Antifungal (Foot)	Eye Care -Contact lens care -Reading Glasses	Oral remedies or treatments
Antiparasitic treatments	Elastics/Athletic Treatments -Elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts	Pain relief (includes aspirin)
Antiseptics & wound cleansers	Family Planning	Skin treatments
Anti-diarrheas	Pregnancy and ovulation kits	Sleep aids & sedatives
Anti-gas	Feminine antifungal & anti-itch	Smoking deterrents
Anti-itch & insect bite	Fiber laxatives (bulk forming)	Stomach remedies

Continued Eligible Over-the-Counter Medicines and Drugs (Product categories are listed in bold face; common examples are listed in regular face)		
Baby rash ointments & creams	First aid burn remedies	Unmedicated nasal sprays, drops, & inhalers
Baby Electrolytes and Dehydration -Pedialyte, Enfalyte	First Aid Dressings and Supplies -Band Aid, 3M Nexcare, non sport tapes	Unmedicated vapor products
Baby teething pain	Hemorrhoidal preps	Prenatal Vitamins
Cold sore remedies	Laxatives (non-fiber)	
Contraceptives -Unmedicated condoms	Foot Care Treatment -Unmedicated corn and callus treatments (e.g., callus cushions), devices, therapeutic insoles	
Cough, cold & flu	*Glucosamine &/or Chondroitin -Osteo-Bi-Flex, Cosamin D	
Denture Adhesives, Repair, and Cleansers -PoliGrip, Benzodent, Efferdent	Home Health Care (limited segments) -Ostomy, walking aids, decubitis/ pressure relief, enteral/parenteral feeding supplies, patient lifting aids, orthopedic braces/supports, splints & casts, hydrocollators, nebulizers, electrotherapy products, catheters, unmedicated wound care, wheelchairs	
Denture pain relief		

DID YOU KNOW?

Webber Advisors has formed a partnership with the online FSA Store to provide participants with additional ways to utilize their FSA funds. Over 2,500+ guaranteed eligible health products are found on the site and will not require a receipt to be submitted. You may visit the FSA Store through your Consumer Portal or via FSA Mobile App.



Add your email through the Consumer Portal or Mobile App to receive FSA Store coupons and articles from Webber Advisors



Simply shop for healthcare items you need through the FSA Store & utilize your FSA debit card for payment (if applicable). You may also print and submit your receipt for reimbursement from your FSA Account.

Do you have a cold or the flu?

Learn how to identify the symptoms and differences.

[Read More](#)



First cold of the season?

Clear it up with these FSA qualified products.

[Read More](#)



Monthly articles

The Learning Center has articles on how to get the most out of your FSA, including tips on contributions, eligibility, and optimizing your healthcare. These articles are posted on the Consumer Portal.

Valid Receipt Requirements

Due to IRS regulations, Webber Advisors is required to validate (1) expenses that are not automatically approved when utilizing the FSA debit card (if applicable) and (2) non-FSA debit card expenses being submitted to Webber Advisors for reimbursement.



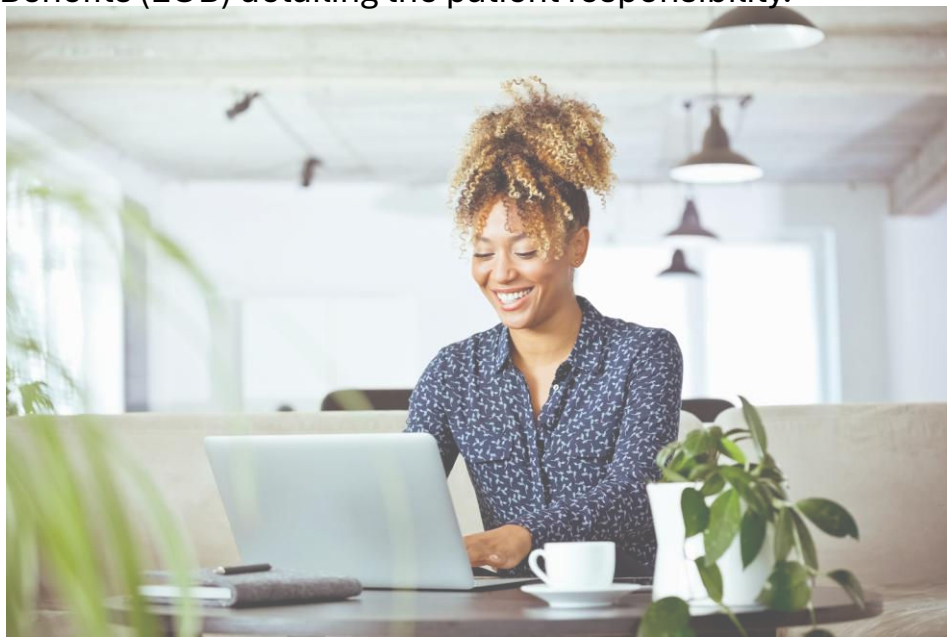
Did you know?

The IRS requires all documentation submitted to Webber Advisors to contain the five following details:

- Patient Name
- Provider's Name
- Date of Service
- Description of service
- Amount Owed

Things to Know:

- Estimates are not considered a valid receipt, and are not eligible for reimbursement.
- All expenses must be **incurred within the active plan year**, regardless of when the service was billed or paid. Prepayments are not FSA eligible, as services must be rendered.
- All receipts that state previous balance "or" balance forwarded are not eligible for FSA reimbursement, as an original date of service and description of service are required.
- Credit card receipts, bank statements, or cancelled checks are not valid documentation and do not comply with five required receipt items required by the IRS.
- Since you are utilizing pre-tax dollars for medical expenses, you should keep copies of all receipts that you have submitted either via a Reimbursement Claim Form or your FSA Debit Card for 7 years.
- If your expense is being processed by your medical and/or dental insurance provider, you **MUST** submit a copy of your Explanation of Benefits (EOB) detailing the patient responsibility.



Webber Advisors is here to assist you

Manage Your Account

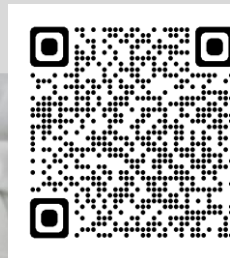
Does managing your FSA account sound complicated? Don't worry, Webber Advisors' committed Claim Staff team is available to assist you with your individual needs and questions.

For Self-Service

Visit WebberAdvisors.com and click on the "Claims Login" button.

- View your account balances
- Submit Claims
- Upload receipts for debit card transactions
- Report/re-issue lost or stolen FSA debit cards
- View transaction history

Or download the Webber FSA Mobile App



We look forward to serving you!

Hours of Operation: 8:00 a.m. - 4:00 p.m. EST Mon - Fri

Phone: (800) 326-9850

Fax: (814) 317-1610

Email: LNE-Claims@leavitt.com

Access your mobile app or consumer portal 24/7 for account balance information



The FSA plan is a great way for you and your family to save money by reducing your taxable income. A brief worksheet below will assist you and your family with your upcoming healthcare needs.

FLEXIBLE SPENDING ACCOUNT WORKSHEET

Prescription Copays	\$
Office Visit Copays	\$
Deductible & Coinsurance	\$
Dental & Orthodontic	\$
Eyeglasses & Exams	\$
Contact Lenses & Solution	\$
Chiropractic Services	\$
Other	\$
Total:	\$





Ways to Submit A Claim to Webber Advisors

- Consumer Portal: <https://hrbenefitsdirect.com/LRWebber/Home.aspx>
- Mobile App
- Manual Claim via mail:
 - Email: LNE-Claims@leavitt.com
 - US Mail: PO Box 593, Hollidaysburg, PA 16648
 - Fax: 814-317-1610

***Reminder all receipts must have the five following items:**

- Patient Name
- Provider Name
- Date of Service
- Description of service
- Amount Paid

For questions about your Flexible Spending Account, please contact Webber Advisors' Claims Department at

(800) 326-9850 or e-mail LNE-Claims@leavitt.com
Monday through Friday 8:00 a.m. to 4:00 p.m.

WEBBER ADVISORS

Please complete the below information to request reimbursement of expenses incurred by your and/or an eligible dependent(s).

NOTE: Federal law requires that you submit itemized documentation of each expense (such as an itemized bill from the benefit provider) as well as proof that the claim is not being reimbursed by an Insurance Company. Also, you will not be entitled to claim this expense as a tax deduction. If you have any questions, please contact our Claims Department at 1-800-326-9850 Monday through Friday 8:00 a.m. to 4:00 p.m.

Participant Information	
Participant Name:	
Employer Name:	
Last 4 of Employee SSN:	
Email Address:	

Please list each eligible expense below

Under the **Plan Type** column, select one of the following plan codes for each expense listed to which you are enrolled. *Please Note:* If your employer has FSA Debit Cards (Cloud Card) and the card was used for the expense, please mark below

FSA – Health FSA LPFSA - Limited Purpose Health FSA DCA – Dependent Care Account HRA-Health Reimbursement Arrangement
 TRN-Transportation DENT-Dental/Vision

Paid with Cloud Card	Plan Type	Whom Incurred Expense	Date of service	Name of Service Provider	Describe Expense	Dollar Amount

TOTAL CLAIM AMOUNT: \$

You may also file your FSA or DCA claim online via your employee portal (<https://webberadvisors.lh1ondemand.com>) or mobile app. **Please note**, all HRA or Direct Dental claims must be submitted via Reimbursement claim form with explanation of benefits or detailed receipt for dental claims

Submit your claim form with supporting documentation via fax to 814-317-1610.

The undersigned participant in the plan certifies that all expenses for which reimbursement or payment is claimed by submission of this form, were incurred during a period while the undersigned was covered under the employers enrolled Cafeteria Plan (FSA/DCA/Direct Dental/Transportation Accounts/HRA) with respect to such expenses and that such expenses have not been reimbursed, or are not reimbursable, under any other health plan coverage. The undersigned fully understands that he or she alone is fully responsible for the sufficiency, accuracy and veracity of all information relating to this claim which is provided by the undersigned, and that unless an expense for which payment or reimbursement is claimed is a proper expense under the Plan, the undersigned may be liable for the payment of all related taxes including federal, state or city income tax on amounts paid from the plan which relate to such expense. The undersigned further understands that no medical expense tax deduction or credit is permitted for amounts for which reimbursement is made.

Signature	Phone Number:	Date
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