

Postcard  
from the  
path...

# 2011 Flexible Spending Account (FSA) Open Enrollment

Open Enrollment for Health Care Spending Accounts (HCSA) and Dependent Care Spending Accounts (DCSA) is **Oct. 1 - 16**. Employees who are participating in one or both of these accounts for 2010 must re-enroll for 2011. Enrollment elections will become effective Jan. 1, 2011 for the 2011 calendar year.

Both are tax favored accounts known as Flexible Spending Accounts (FSAs) that provide the opportunity for employees to defer money into an account to pay for eligible expenses. The amount deferred reduces an employee's taxable income by the total amount in one or both accounts, resulting in a reduction of the amount of federal and state taxes that the employee has to pay. Note that funds in an account must be used to pay for the expenses in that account only; in other words, you cannot pay for dependent care expenses with health care spending account funds.

Permanent employees that have passed probation may enroll in the HCSA, regardless of whether they are enrolled in a state medical plan, and may elect up to \$3,000 each. Permanent employees may enroll in a DCSA, however, if a spouse is also enrolled – whether employed by the state or not – IRS rules state that the combined amount for both cannot exceed \$5,000.



FSA  
Open Enrollment  
Oct. 1-16

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information for a healthy workforce.

# Flexible Spending Account (FSA)

## Examples of eligible HCSA expenses:

- Copays and coinsurance for medical, vision or dental expenses;
- Certain Over-the-Counter (OTC) products.

**New for 2011:** Certain OTC products will require a doctor's prescription for reimbursement; generally, those taken orally or applied topically.

## Examples of DCSA expenses:

- Child care or elder care costs for daycare;
- After school program
- Au pair/Nanny
- Pre-school



## TOP TEN

Expenses to save you money using your FSA

1	Orthodontia
2	Eyeglasses/contacts
3	Deductibles
4	Dependent care
5	Band aids
6	Copays/coinsurance
7	Durable medical supplies
8	Behavioral/counseling services
9	Therapy
10	Prescription drugs

Look for more information from the state's vendor, Fringe Benefit Management Company (FBMC), in the mail in late September!

To learn more visit [das.ohio.gov/benefits](http://das.ohio.gov/benefits) or [myfbmc.com](http://myfbmc.com) or call FBMC customer service at 1.800.342.8017, Mon. through Fri., 7am – 10pm, est. For a complete listing of qualified health care expenses visit [myfbmc.com/customers/HealthCareExpenses.asp](http://myfbmc.com/customers/HealthCareExpenses.asp).