Healthcare Flexible Spending Account

A flexible spending account (FSA) is an employer-sponsored benefit that allows you to pay for eligible medical expenses on a pre-tax basis. If you expect to incur medical expenses that won't be reimbursed by another plan, FSAs are a great way to save money while covering those costs.

FSA Benefits

An FSA saves you money. The contributions you make to an FSA are deducted from your pay before your federal, FICA and state taxes are calculated and are never reported to the IRS. The end result is that you decrease your taxable income.

A benefit of an FSA is that it is pre-funded, meaning that you will have access to your full annual election amount at the very beginning of the plan year, regardless of the amount contributed to date. That is like having a tax-free, interest-free loan to help you pay for healthcare expenses.

The FSA covers eligible expenses for you and all of your dependents, even if they are not covered under your primary health insurance plan.

How to Use Your FSA

You authorize your employer to deduct a pre-tax amount for your FSA from each paycheck, up to your employer's established limit. You pay for the qualified expenses with your Medical Mutual debit card or out of pocket, and then file a claim for reimbursement.

Your FSA Options

- Flexible Spending Account (FSA)
  The FSA reduces your taxable income by setting aside pre-tax dollars to pay for eligible healthcare expenses.
- Limited Purpose Flexible Spending Account (LPF)
  The LPF is available only if you elect to enroll in a health savings account (HSA). The LPF is in addition to your HSA and is limited to paying only qualified dental and/or vision expenses that are not covered by your employer's health plan or any other health plan.

FSA Contribution Limits

Your employer will provide the FSA contribution limit for your company's selected FSA(s).

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Z8122-GHP R9.25

MEDICAL MUTUAL®

Medical Mutual Debit Card

Your FSA comes with a Medical Mutual debit card that lets you use the funds in your account without having to submit claims or wait for reimbursement.

Debit Card Substantiation

Substantiation is the process we use to make sure your debit card transactions meet IRS regulations. While most transactions don't require additional paperwork, it is important to keep all receipts and paperwork in case a claim needs to be verified as an eligible expense.

What's Covered

For a complete list of eligible expenses see IRS Publication 502: Medical and Dental Expenses. Examples of eligible expenses:

- Acne treatments
- Bandages
- Chiropractic care
- Condoms
- Contact lenses and cleaners
- Copays, co-insurance and deductibles
- COVID-19-related personal protective equipment (PPE)
- Dental care
- Diabetic supplies
- Eyeglasses
- Hearing aids
- Insulin
- Laser eye surgery
- Menstrual products
- Orthodontia
- Over-the-counter medicines
- Pregnancy tests
- Prescription drugs
- Smoking cessation programs
- Sunscreen

Medical Mutual Mobile App

Access your Medical Mutual FSA on the go with the Medical Mutual mobile app. You can manage all your Medical Mutual accounts in one place with a single sign-on through the app. Download it today for free from the Apple App Store or Google Play.

Learn More

For more information about FSAs, visit MedMutual.com/CDHaccounts or call 1-800-525-9252.

*Van-pooling is another eligible commuter expense. It should not be confused with carpooling. Van-pooling requires a commuter highway vehicle with a seating capacity of at least 7 adults, including the driver. At least 80 percent of the vehicle mileage must be for transporting employees between their homes and workplace, with employees occupying at least one-half of the vehicle's seats (not including the driver's seat).