

# SAVE BIG on Health-Care Costs with an FSA

## Typical Savings of 30% on Lots of Out-of-Pocket Expenses\*

Flexible spending accounts (FSAs) aren't just for health plan co-pays or a very limited list of health-care expenses. A typical participant saves about 30% on a wide variety of out-of-pocket expenses. That's a saving of about \$420 per year!\*

### SOME THINGS COVERED BY AN FSA

- Acne medications (OTC)
- Acupuncture
- Adoption (medical expenses only)
- A.E.D. for home use
- Alcoholism treatment
- Allergy medications (OTC)
- Ambulance
- Antacids
- Antihistamines
- Antifungal medications/creams
- Antiseptic first aid sprays
- Artificial teeth
- Aspirin
- Astigmatic keratotomy
- Babysitting and childcare
- Bandages
- Birth control pills
- Blood pressure monitors
- Breast pumps
- Chelation therapy (EDTA)
- Chiropractic care
- Circumcisions
- Cold medicines
- Condoms
- Cough medicines/drops/syrups
- Contact lenses
- Contraceptives (OTC)
- Co-pays and deductibles
- Crutches
- Dental retainer
- Dental treatments/cleaning
- Dentures/dental implants/partials
- Denture adhesives
- Diabetic supplies and test strips
- Diagnostic services
- Diaper rash creams and ointments
- Drug addiction treatments
- Drugs/medicines (prescribed)
- Dyslexia (services to assist in treatment)
- Egg donor fees
- Eye drops (OTC)
- Eye examinations/glasses
- Eyeglass repairs
- Fertility treatments
- Fertility treatment program (enrollment fee)
- First aid kits
- Fluoridation devices (used to prevent tooth decay)
- Health institute fees
- Hearing aids/batteries/repairs
- Home care - nursing services
- Hospital services
- Hot/cold packs and heating pads
- Insulin
- Invisaline
- Laboratory fees
- Lactose intolerance products
- Laser eye surgery/lasik
- Laxatives
- Lead-based paint remover
- Lodging at hospital or medical institution, or for a companion
- Long-term care services
- Meals at hospital or medical institution
- Medic alert bracelets/necklaces
- Medical monitoring/testing devices
- Medical records fees
- Medical services performed
- Medicated rubs/muscle creams
- Nasal sprays and decongestants
- Norplant insertions or removal
- Nursing services
- Obstetrical services
- Occlusal guards
- Operations
- Organ donation
- Organ transportation
- Orthodontia
- Orthotic inserts & shoes
- Osteopath
- Over-the-counter (OTC) medicines/drugs (prescribed)
- Ovulation monitors
- Oxygen
- Pain relievers
- Patterning exercises
- Petroleum jelly (medicated lubricants)
- Physical exams
- Physical therapy
- Pregnancy tests (OTC)
- Prenatal vitamins
- Prescription drug discount program
- Prescription drugs
- Prescription sunglasses
- Private hospital rooms
- Prosthesis (artificial limbs)
- Psychiatric care
- Psychoanalysis
- Psychologist
- Radial keratotomy
- Radon abatement
- Reading glasses
- Reconstructive surgery after a mastectomy
- Screening tests
- Seeing-eye dog
- Shipping costs and fees
- Sick child facilities
- Sleep aids
- Sleep deprivation treatments
- Smoking cessation programs
- Smoking cessation drugs (prescribed)
- Sonogram
- Speech therapy
- Sperm storage fees (temporary)
- Sterilization
- Supplies to treat medical conditions
- Surgery
- Taxes on medical services and products
- Telephones for hearing impaired (TTY)
- Thermometers
- Transplants
- Travel for person seeking medical treatment
- Tuition, including separate breakdown for medical
- Vasectomies/Vasectomy reversal
- Viagra
- Vision therapy
- Walking cane
- Wheelchairs
- X-ray fees

DON'T PUT IT OFF. OPEN ENROLLMENT IS NOW.

### Multiple Ways to Sign Up!

1. Attend a workplace enrollment meeting.
2. Or, use telephone touchtone entry. 877-244-1771
3. Or, download an enrollment form.

Complete, sign, and either mail to the address on the form or fax to 585-389-7349.

\*Based on industry averages. Specific savings depend on a participant's federal tax bracket and state and local tax rates.

**PAYCHEX**<sup>®</sup>  
HR Services