



# HRC TOTAL SOLUTIONS

## Healthcare Flexible Spending Account (FSA) Worksheet/Election Calculator



### Examples of Eligible Expenses

**Medical:** deductibles, co pays, co-insurance, diagnostic tests, durable medical equipment, lab work, chiropractic care and acupuncture.

**Dental:** exams, x-rays, cleanings, fillings, sealants, root canals, dentures, crowns and orthodontia.

**Vision:** exams, contacts, glasses, lasik eye surgery, prescription sunglasses and contact lens solution.

**Prescriptions:** all prescriptions are covered. This includes over the counter medications with a RX.

**Over the Counter:** first aid supplies, hearing aids, orthopedic inserts, thermometers, and sunscreen.

\* Treatments for cosmetic reasons are not covered.

\* Some services/purchases need to have a note of medical necessity or prescription to be eligible.

\* You can access an updated list of eligible expenses at: <http://hrcet.ebia.com/hrcllc>. Please contact HRCTS for access code first. Please note this list of eligible expenses is subject to change according to the IRS.

**Examples of Ineligible:** cosmetic surgery, teeth whitening, toothpaste, family counseling, shampoo, laser hair removal and deodorant.

**Examples of Expenses requiring documentation:** vitamins, pain relief, digestive aids, allergy medication, acid controllers, cold & flu medications, eye drops and massage therapy.

*(These items must be used to treat the condition and cannot be for preventative purposes. A doctor's prescription or note of medical necessity is required.)*



### How Do You Determine Your Expenses?

You can use this worksheet to estimate how much you will need to put into your FSA. Please be conservative and don't forget that this account covers you, your spouse, and eligible children.

<u>Health Care Expenses</u>	<u>You</u>	<u>Your Spouse</u>	<u>Your Children</u>
<b>Deductibles:</b>			
Medical	\$ _____	\$ _____	\$ _____
Dental	\$ _____	\$ _____	\$ _____
Vision	\$ _____	\$ _____	\$ _____
<b>Co-pays:</b>			
Medical	\$ _____	\$ _____	\$ _____
Dental	\$ _____	\$ _____	\$ _____
<b>Dental Care</b>	\$ _____	\$ _____	\$ _____
<b>Prescriptions</b>	\$ _____	\$ _____	\$ _____
<b>Vision Care:</b>			
Eye Exams	\$ _____	\$ _____	\$ _____
Glasses	\$ _____	\$ _____	\$ _____
Contacts	\$ _____	\$ _____	\$ _____
<b>Chiropractic</b>	\$ _____	\$ _____	\$ _____
<b>Other</b>	\$ _____	\$ _____	\$ _____
<b>Total Estimated Expenses</b>	(A.) \$ _____	(B.) \$ _____	(C.) \$ _____
<b>(Total Annual Election)</b>	(D.) \$ _____	<b>(Add total of lines A, B and C above)</b>	

<b>Number of Pay Periods</b> <b>In Plan Year (E.)</b> _____	<b>Divide Line D. Above By</b> <b>Line E. (This is your deduction per payroll) \$</b> _____
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