

# In an HSA? Enroll in a Limited and/or Dependent Daycare FSA



If you enrolled in a Health Savings Account (HSA) you might think there is no reason to also participate in a Flexible Spending Account (FSA). Not true! FSA plans offer two more great ways to save.

## Limited FSA—Save on Vision and Dental Expenses

Enroll in the Limited Flexible Spending Account to save on dental, orthodontia and optical expenses for everyone in your family. You can buy a new pair of glasses, pay for your child's dental braces or have a root canal—without touching your HSA savings. Plus, you can spend up to the full amount of your FSA before it's in your account. Pay with the Fifth Third Multi-Benefit Card® and you won't even have to file a claim.

### Save 25-40%<sup>1</sup> on Vision/Dental

- Eye exams
- Glasses
- Contacts
- Lens solution
- LASIK
- Optical co-insurance
- Orthodontia
- Dental treatments
- Dental deductibles
- Dental visits

## Dependent Daycare FSA Saves Money While You Work

While your HSA is only for health-related merchandise and services, you may still enroll in the Dependent Daycare Flexible Spending Account and save an estimated 25-40%<sup>1</sup> on dependent daycare while you and your spouse are working or attending school. You may use the dependent daycare account for children under the age of 13, dependents of any age who cannot take care of themselves or dependent elders in your household.

### Dependent Daycare Savings

- In-home babysitter
- Outside babysitter
- Nursery school
- Daycare center
- After-school activities
- Latchkey programs
- Summer day camp
- Elder daycare
- Elder custodial care

### Email questions to:

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<sup>1</sup>Savings will vary based on your tax bracket.

Consult with your tax advisor to determine your savings.

The information contained in this publication is not, nor is it intended to be, legal or tax advice. Example expenses may not be reimbursable under your specific plan or restrictions may apply. Federal regulations may change plan features without notice at any time.

For a list of eligible medical expenses, please visit [www.irs.gov](http://www.irs.gov)

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