

Guide to Combination FSAs

**ALREADY MET YOUR DEDUCTIBLE?
TURN TO YOUR FSA.**

Let your Combination FSA take care of out-of-pocket expenses.

A Combination FSA (also known as Post-Deductible FSA) is a Limited Medical FSA plan that is converted to a general purpose Medical FSA once a participant has met the IRS statutory deductible.

2015 IRS Deductibles	Single Coverage: \$1,300	Family Coverage: \$2,600
2016 IRS Deductibles	Single Coverage: \$1,300	Family Coverage: \$2,600

- Combination FSA initial eligible expenses include dental, vision and preventive care.
- When participants meet the IRS deductible with out-of-pocket medical expenses, they must submit the Deductible Verification Form to Discovery Benefits. This document serves as a one-time notification the deductible was met, and it is available on the employer and participant portals. Discovery Benefits does not require documentation for expenses used to reach the deductible. Medical expenses used to meet the statutory deductible are not reimbursable with the Combination FSA. Funds in the participant's Health Savings Account can be used to meet the statutory deductible.
- After the Deductible Verification Form is processed, Discovery Benefits accepts claims for medical expenses, in addition to dental, vision and preventive care claims. **Note:** For medical expenses to be eligible for reimbursement, the dates of service must be on or after the date the statutory deductible was met.
- The debit card will only approve Limited Medical FSA expenses after the IRS deductible is met. Claims beyond dental, vision and preventive care must be submitted manually or on the participant portal.

Limited Medical FSA Eligible Expenses

Dental	Vision	Preventive
• Dental treatment	• Vision correction procedures (e.g. Lasik)	• Annual physicals
• Dental co-insurance/co-pays/deductible	• Eye exams	• Screenings (e.g. Lifeline)
• Cleanings	• Prescription glasses and sunglasses	• Tobacco cessation programs
• Fillings	• Contact lenses	• Obesity weight loss programs
• Crowns	• Contact solutions/cleaning products	• Immunizations
• Orthodontics	• Vision screenings	• Birth control
• Dentures	• Refractions	• Flu shots
• Denture adhesive and cleaners	• Eye drops	• Well child/prenatal visits

Eligible Medical Expenses Only After Deductible is Met

- Medical co-insurance/co-pays/deductible
- Medical expenses
- Mental health expenses
- Chiropractic expenses

Please contact our Participant Services team for a comprehensive expense list or with questions about your benefit plan.

Toll Free: 866-451-3399 | Hours: M-F 6:00 am-9:00 pm CST
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