

# Your HSA and Health Care FSA—Understand the Rules

Your health care flexible spending account (FSA) and HealthFlex health savings account (HSA) can work together for unique tax advantages—but are guided by Internal Revenue Service (IRS) rules. Understand these guidelines to leverage your tax-advantaged savings.

## Limited-Use Health FSA

Reimbursement from your health care FSA is limited to *dental and vision expenses only*—until you meet the IRS-defined deductible. Use your HSA or pay out-of-pocket for medical expenses until you meet the IRS-defined deductible.



## 2017 IRS-Defined Deductible

**\$1,300** for individual coverage or **\$2,600** for family coverage. (This is *not* the same as your HealthFlex plan deductible.)



## Converting FSA to “Full-Use”

Your FSA *does not* automatically convert to full-use when you meet the IRS-defined deductible. You must **contact WageWorks** to convert your limited-use FSA to a full-use account.



## Full-Use Health FSA

*After you meet the IRS-defined deductible and contact WageWorks*, your 2017 FSA may be applied to any eligible expenses, including medical and pharmacy expenses—so you can save HSA funds for future health expenses.

## For More Information

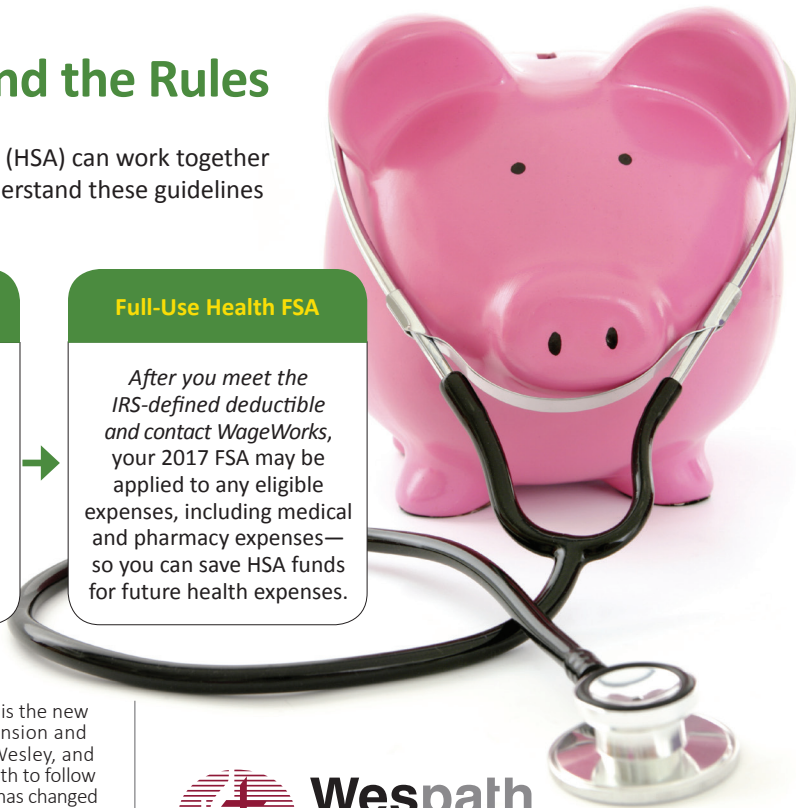
- **WageWorks:** 1-877-WageWorks (1-877-924-3967)
- **Wespath Health Team:** 1-800-851-2201
- **wespath.org:** Log in to **HealthFlex/WebMD**; browse “Reimbursement Accounts” (under Details and FAQs)

Wespath Benefits and Investments is the new name for the General Board of Pension and Health Benefits—it invokes John Wesley, and indicates a health and wholeness path to follow for those we serve. While our name has changed over the years, our commitment to helping our participants achieve well-being aligned with the principles of the United Methodist Church has remained the same.



**Wespath**

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YOUR HSA AND HEALTH CARE FSA

## Important Details!

Learn more about how your HealthFlex reimbursement accounts work together

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# Wespath

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a general agency of The United Methodist Church

Center for Health

### Wespath Benefits and Investments

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