FSA FOR HEALTH CARE

The Flexible Spending Account (FSA) for Health Care is an account that lets you set aside money to pay for eligible out-of-pocket medical, prescription drug, over-the-counter medication, menstrual care products, dental, vision, and hearing care expenses on a pre-tax basis. The expenses can be for you or your dependents, even if they aren't covered by a company-sponsored plan. At the time you enroll, you elect a contribution amount from $130 to $2,750 in 2021.

Use your 2021 FSA for Health Care for *eligible out-of-pocket expenses* ↗ from January 1, 2021 to March 15, 2022. You must submit all expenses for reimbursement by March 31, 2022. **Any unused money in your account after the March 31, 2022 deadline will be forfeited**.

New York Life also offers an FSA for Dependent Care to help you pay for expenses, such as child care for children under age 13, in-home care, or adult day care. **Learn more**.

PayFlex

Your FSA for Health Care is administered by PayFlex. With PayFlex, you can easily track the status of your health care accounts, manage your funds, access eligible claims through Aetna, make a payment or reimburse yourself, and verify your claims with just a few clicks. To learn more about how to pay and verify claims, check out the **PayFlex infographic**.

You can also access PayFlex through the PayFlex Mobile app anytime, anywhere.

> **For medical services, such as an office visit, you should wait until your claim has been processed by Aetna and then appears on the PayFlex site (or when your EOB is available for claims through plans outside of New York Life's medical options), so you know your payment responsibility. Once you know how much you owe, you can use the PayFlex debit card to pay yourself or your provider directly. Set this up before you incur claims so that they're automatically connected in the system. Visit www.payflex.com to verify your claim with just a few clicks.**

Tip to maximize...

You do not need to be enrolled in a New York Life medical option to contribute to and use the FSA for Health Care.