

In an HSA? Save Even More With a Limited and/or Dependent Daycare Flexible Spending Account

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

When you enroll in the Limited Flexible Spending Account you'll 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 Benny® prepaid benefits card and you won't even have to file a claim.

Save 25-40% 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 25-40% on care 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 program
- Summer day camp
- Elder daycare
- Elder custodial care



Email questions to
askpenny@chard-snyder.com



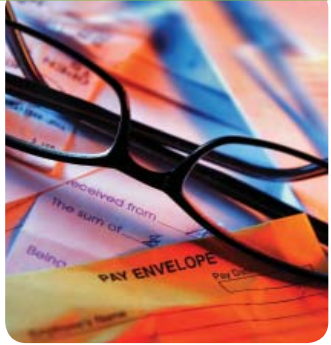
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Use a Limited FSA With Your HSA

Pay your vision and dental expenses using a Limited Flexible Spending Account with your High Deductible Health Plan. You'll maximize your savings.



Eligible Dental and Orthodontia Expenses

Dental visits	Orthodontia deductibles
Orthodontia	Dental co-insurance and co-pays
Dental cleanings	Most non-cosmetic dental procedures
Dental treatment	
Dental surgeries	
Dental deductibles	

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Eligible Optical Expenses

LASIK surgery	Optical co-insurance
Radial keratotomy	Eye exams
Contact lenses	Eyeglasses
Prescription sunglasses	Optical surgeries
Optical deductibles	Most non-cosmetic optical procedures
Optical co-pays	

Cosmetic services are not eligible expenses under either plan.



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