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6 Tips to Spend Down your FSA Dollars

As each year draws to a close, you may still have funds in your FSA account and are wondering how you can use it all before you lose any money. Don't stress! Review our list below of popular ways to spend down your dollars.

Transportation Expenses

Transportation will qualify if the transportation expense is primarily for and essential to medical care. This includes car and rental car expenses; bus; taxi; train; plane and ferry fares. Instead of actual car expenses, a standard mileage rate for use of a car to obtain medical care is also allowed.



- **Lodging** - Up to \$50 per night will qualify if these conditions are met: (1) The lodging is primarily for and essential to medical care; (2) the medical care is provided by a physician in a licensed hospital or medical care facility related to (or equivalent to) a licensed hospital; (3) the lodging isn't lavish or extravagant; and (4) there is no significant element of personal pleasure, recreation, or vacation in the travel. If a parent is traveling with a sick child, up to \$100 may qualify (\$50 for each person).

Request prescriptions for OTC medications

- If you were directed by your doctors to use over-the-counter medications this year to treat an illness or for wellness purposes, you can be reimbursed for these expenses through the FSA as long as you have a prescription from your doctor.





Schedule routine medical appointments

Schedule routine check-ups with your physician, dentist and optometrist. If you see specialty providers, such as a chiropractor or acupuncturist, schedule needed care before the end of the year as well.



Purchase eligible medical & vision supplies

If you need medical supplies on a regular basis, it can be helpful to have a backup supply on hand. This includes contact lenses and solution, prescription glasses and even band-aids and first aid kits. Your FSA money can also be used to pay LASIK eye surgery.

Get a flu shot and vaccinations

Stop by your local pharmacy that offers flu shots or schedule an appointment with your primary physician and ensure dependents are up-to-date with vaccinations.



Invest in wellness

Smoking cessation is an eligible expense, as is weight loss counseling, as long as receipts are accompanied by a letter of medical necessity.