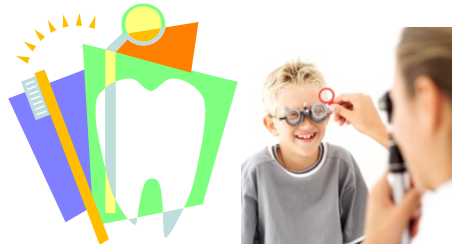




I have an HSA. Can I also have a medical FSA?

Yes, but there are some different rules.



If you have employee only coverage:

If you have both accounts, you can only use your FSA **ONLY FOR DENTAL OR VISION EXPENSES** until you have met the IRS statutory deductible of \$1200 (for 2010) on the HDHP. After that point, the FSA is no longer limited to dental/vision expenses, and you can use it for all 213(d) eligible expenses.

If you have a family member not covered under the High Deductible Health Plan that you would like to submit expenses for, we make it really easy for you to tell us who is covered by the HSA on page 2 of the FSA election Form. If your dependent or spouse is not covered by the HDHP then their FSA account would not be limited.

If you have family coverage:

If you have both accounts, you can only use your FSA **ONLY FOR DENTAL OR VISION EXPENSES** until you have met the IRS statutory deductible of \$2400 (for 2010) on the HDHP. After that point, the FSA is no longer limited to dental/vision expenses, and you can use it for all 213(d) eligible expenses.

THE 2 MONTH AND 15 DAY EXTENSION OF TIME FOLLOWING THE CLOSE OF THE PRIOR YEAR IS LIMITED TO DENTAL, VISION OR POST STATUTORY DEDUCTIBLE FOR EVERYONE, REGARDLESS OF WHETHER YOUR OWN FSA IS GENERAL PURPOSE OR LIMITED PURPOSE.