

# Allina Health

## Comparison of Flexible Spending Accounts

	Health Care Flexible Spending Account	Limited Purpose Flexible Spending Account	Dependent Care Flexible Spending Account
Account ownership	Employer (held in employee's name)	Employer (held in employee's name)	Employer (held in employee's name)
Expenses covered	Medical, dental, vision, prescription and many over-the-counter expenses <i>Reference: IRC § 213(d)</i>	Dental and vision expenses <i>Reference: IRC § 213(d)</i>	Caregiver costs for dependent care expenses while at work <i>Reference: IRC § 129</i>
Yearly Contribution limits	<b>2023:</b> \$2,850 per plan year. The limit is per person.	<b>2023:</b> \$2,850 per plan year. The limit is per person.	<b>2023:</b> \$5,000 per calendar year if single or married filing jointly, \$2,500 if married filing separately
Portability	No	No	No
"Use it or Lose it"	Yes	Yes	Yes
Rollover	\$570 rollover allowed if FSA elected in the following plan year	\$570 rollover allowed if FSA elected in the following plan year	None
Funds availability	Full annual election available on first day of coverage	Full annual election available on first day of coverage	As deposits are credited
Claims substantiation / adjudication	Required per IRS guidelines	Required per IRS guidelines	Required per IRS guidelines
Debit card usage	Yes	Yes	No
Usage for ineligible expenses	Not allowed	Not allowed	Not allowed
Contact Optum Financial for FSA support	<b>844-400-5723 (24 hours a day, 7 days a week)</b> <a href="https://myoptumfinancial.com/allinahealth">myoptumfinancial.com/allinahealth</a> <b>Optum Financial mobile app</b>		