



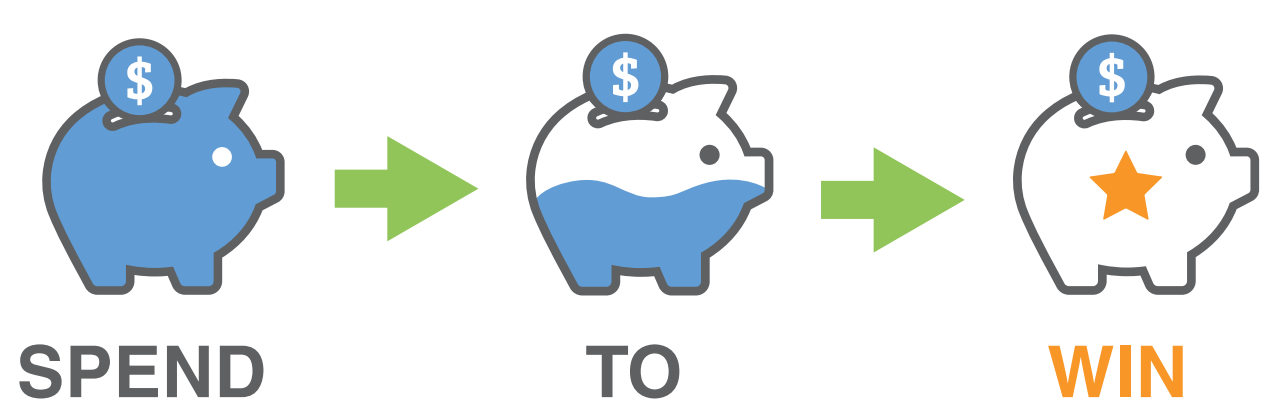
HEALTH CARE

**FSA**  
FLEXIBLE SPENDING ACCOUNT

**SPENDING**  
CALENDAR

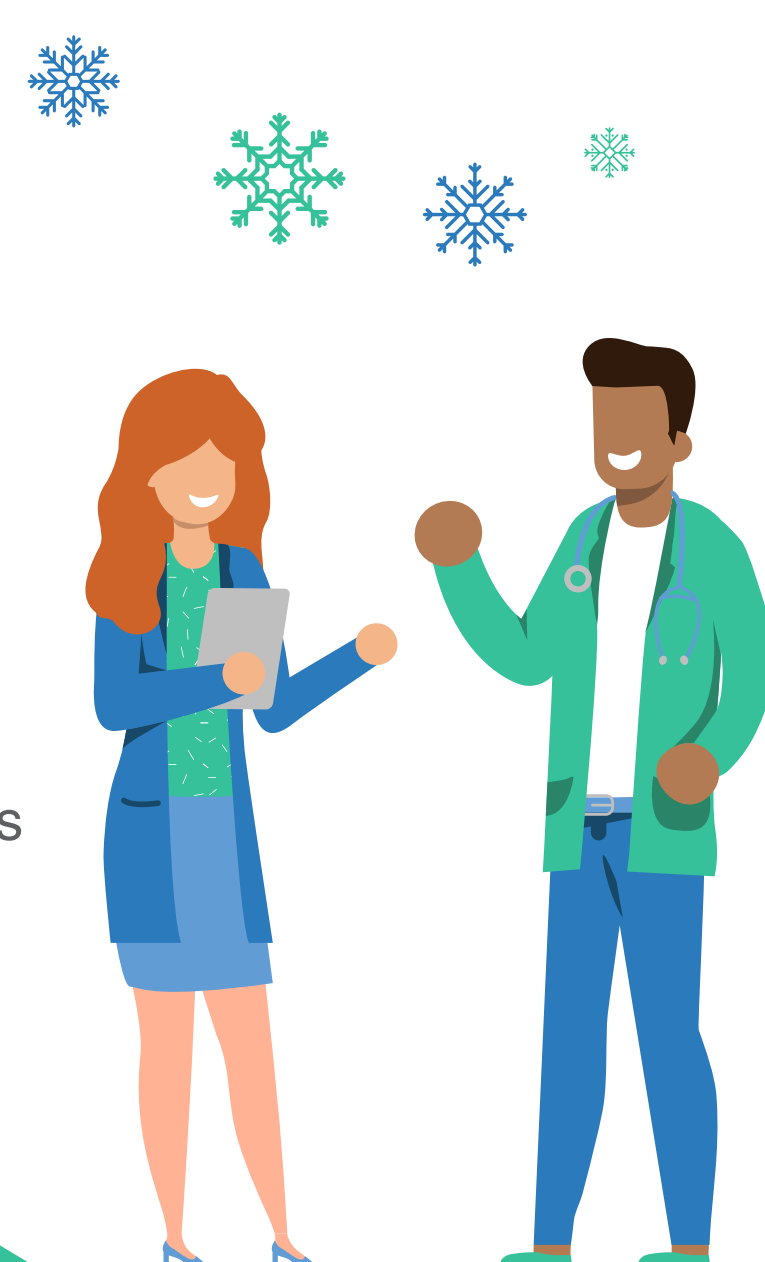
With this calendar, you'll find smart spending choices each month to ensure those tax-free funds don't go to waste!

**HOW TO PLAY**



**Let's get those annual screenings out of the way.**

Scheduling appointments for needs such as annual physicals, preventive care screenings, dental cleanings, eye exams, and women's wellness visits at the beginning of the year allows you to use your remaining FSA funds for other co-pays and expenses throughout the year.



**START**

**TIP:** Make a budget to avoid the last-minute rush to spend any potential "use-it-or-lose-it" funds at the end of your plan year.

**JAN**

**FEB**

**Got kids? Now's the time for sports physicals.**

Pharmacies, schools, and primary care providers will hold sports physical clinics, so kids can get checked and approved to participate in youth athletics.



**APR**

**School! It's time to stock up on allergy medications.**

Now's the time to stock up on over-the-counter (or prescription) allergy medications to help reduce allergy symptoms. Antihistamines, nasal sprays, and eye drops are all covered.



**MAR**

**MAY**

**Celebrating women's health, current moms, and moms-to-be.**

Ladies, if you didn't schedule your women's wellness visit in the beginning of the year, now is a great time to make an appointment. For growing families, fertility tests and treatments, neonatal vitamins, and breast pumps are covered...plus tons of items for baby!



**Time for sunscreen, sunglasses... and maybe sunburn relief.**

Now's the time to stock up on items like sunscreen, prescription sunglasses, aloe vera for sunburn relief, and itch-relief lotions. You can even grab some insoles for that big hike you're planning...and some antacids for that big barbecue.



**JUN**



**AUG**

**Stock up on back-to-school necessities.**

Help your kids prepare for picture day, playground scrapes, and school bus rides with things like acne treatments, first aid kits, motion sickness bracelets, and more.



**JUL**

**TIP:** Remember, your goal is to spend down your FSA funds throughout the year; you're halfway there!



**Focus on your holistic wellness.**

In September, many organizations recognize pain awareness month and alternative approaches to pain management. You can spend FSA dollars on holistic health treatments such as acupuncture, chiropractic adjustments, and pain-relief products like acupressure mats. Just remember that you may need a letter of medical necessity from a physician.



**OCT**

**As the days get shorter, take time to focus on your mental health.**

Mental health is just as important as physical health! Seasonal affective disorder is a type of depression related to changes in season, commonly setting in at the start of autumn. The first full week of October also happens to be recognized for mental illness awareness. You can use FSA funds to offset the cost of counseling services, prescriptions, and, in some cases, teletherapy.



**FSA FUNDS: EMPTY!**



**FINISH**

**DEC**



**Take stock of how much money is left over.**

If you have money remaining in your account, find out if your employer offers rollover or a grace period. If not, check the **ConnectYourCare Marketplace** for some health-related items you might buy or even give as a gift!

**NOV**

**Winter is coming...and so is cold and flu season.**

With the start of the winter season, you may want to use remaining FSA funds to pay for cold and flu prevention and treatments. Both your seasonal flu shot and over-the-counter cold and flu medications are FSA eligible.



**Keep in mind that these are just suggestions— you can buy these products or services at any time during the year!**

For more information on FSAs, visit [connectyourcare.com](http://connectyourcare.com).



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