



**COMBINATION MEDICAL FLEXIBLE SPENDING ACCOUNT**  
**(COMBINATION MEDICAL FSA)**



## ELIGIBLE EXPENSES

When you enroll in a Combination FSA, your eligible expenses are limited to dental and vision expenses, such as dental copays, vision copays and prescription glasses. Once you hit the IRS statutory deductible for the year, your Combination FSA can then be used on any 213d expenses just like a Full Medical FSA. This allows you to use it for additional out-of-pocket medical claims.

## HOW IT WORKS

A Combination Medical FSA starts out as a Limited FSA and becomes a Medical FSA. For that to happen:

1. You must meet the IRS deductible for out-of-pocket medical expenses.
2. You submit a Deductible Verification Form to Discovery Benefits, which allows us to accept claims for Medical FSA expenses in addition to Limited FSA claims.

## 2019 IRS CONTRIBUTION LIMIT

\$2,700 annually (IRS statutory deductible is \$1,350 for single and \$2,700 for family)