

## Tips to Maximize and Spend Down Your FSA Before 2013

1. **Submit any outstanding receipts** – If you haven't yet submitted receipts for health care, vision or dental expenses already incurred, you're leaving money on the table. Check your carrier websites to see if prescriptions, doctor's visits, or dental and vision expenses you've incurred have yet to be submitted for reimbursement and get reimbursed. Afterward, be sure to review how much (if any) is still left in your account.
2. **Review expansive lists of eligible expenses** – There may be a number of items that may surprise you—services you need, items you need to buy or that you already bought—all eligible for reimbursement and available online or at your local drug store. Easy-to-browse lists are available for [health care](#) and [dependent care](#) from the Save Smart Spend Healthy Campaign. Many of these items can be purchased using a health care card and require no actual submission of receipts because the purchase is automatically submitted and adjudicated at the time of purchase.
3. **Request prescriptions for purchased OTC medications** – If you were directed by your doctor to use over-the-counter medications this year to treat an illness or for wellness purposes, you can be reimbursed through your FSA for these expenses. Be sure you have a prescription or request a prescription before your purchase.
4. **Purchase medical 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. However, be careful to consider the expiration dates on some of these products when you purchase them.
5. **Schedule routine medical appointments** – Make sure everyone in your family has gotten routine check-ups with their physician, dentist and eye doctor. If you see a specialty doctor, such as a chiropractor or acupuncturist, make sure you get needed care before the end of the year or grace period as well.
6. **Get a flu shot and vaccinations** – Be sure everyone in your household has gotten a flu shot and is up-to-date with vaccinations.
7. **Invest in wellness** – Promise yourself that you'll get back on track with your wellness goals this year, and you'll save yourself a lot of future medical expenses. Smoking cessation is eligible, as is weight-loss counseling, as long as receipts are accompanied by a letter of medical necessity.
8. **Log your miles** – The mileage for trips to and from eligible medical, dental and vision appointments are eligible for reimbursement, as are visits to the drug store or pharmacy to pick up your medications. The mileage rate for 2012 is 23 cents per mile.