

**Did you know** that your FSA/HSA account can help you save money on eligible products\* you use **365** days a year?

**Check your plan regarding OTC allowances and product eligibility\***

- ✓ No prescription required for the reimbursement of OTC drugs, medications or medical supplies.\*\*
- ✓ Medicines (products with an active drug ingredient) and "Feminine Care" (menstrual care) products are now FSA/HSA-eligible.
- ✓ Bring and use your FSA/HSA card and start saving today!



# Shopping List

**Check your plan for details.\***

## PAIN & FEVER

- TYLENOL®
- MOTRIN®
- BENGAY® (for pain)

## SLEEP AIDS

- TYLENOL® PM (also contains pain reliever)
- MOTRIN® PM (also contains pain reliever)
- SIMPLY SLEEP®

## COLD, COUGH & FLU

- TYLENOL® Cold
- TYLENOL® Sinus
- SUDAFED®

## ORAL CARE

- LISTERINE®

## SUPPLEMENTS

- ZARBEE'S® Daily Immune Support

## DIGESTIVE HEALTH

- IMODIUM®
- PEPCID®

## ECZEMA TREATMENTS

- AVEENO®

## ACNE TREATMENTS

- NEUTROGENA®
- CLEAN & CLEAR®
- AVEENO®

## SUN PROTECTION

- Aveeno® Sunscreen (SPF 15+)
- Neutrogena® Sunscreen (SPF 15+)

## DIAPER RASH

- Desitin® Creams/Ointments

## EYE CARE

- VISINE® Eye Drops

## INCONTINENCE

- TENA® Pads/Underwear

## BANDAGES

- BAND-AID® Brand Adhesive Bandages
- BAND-AID® Brand of First-Aid Products
- NEOSPORIN®

## ALLERGY

- ZYRTEC®
- BENADRYL®

\*\*ELIGIBLE OTC: Although a prescription isn't required, eligible OTC products must be primarily for a medical purpose to diagnose, alleviate or treat an existing or imminent injury, illness or medical condition or to prevent disease. Generally, cosmetics, antiperspirants, hygiene products and hair care and skin care products that do not have active ingredients (and other items for general use and comfort) are not eligible OTC products for purposes of tax-favored reimbursement under an FSA or HSA. Certain plans may vary as to what they consider to be eligible.



**Start shopping and saving now!**

✓  
Check the ingredients in your medicine  
Use only 1 product that contains acetaminophen at a time

\*Check your plan for details, as plans may vary.

Use products only as directed. BAND-AID® is a registered trademark. TENA® and Serenity® are registered trademarks of Essity Hygiene and Health, AB. ©2024 Essity. © Kenvue Brands LLC 2024

# What are FSAs & HSAs?

**Even if you have an FSA or HSA, it's easy to confuse them.**

Flexible spending accounts (FSAs) and health savings accounts (HSAs) provide tax-favored ways to reimburse you for eligible medical expenses. But FSAs and HSAs are different. For example, an FSA is subject to an annual "use it or lose it" rule while unused amounts in an HSA may be carried over for use in a later year. Here's a quick overview of each:

## FSA

### What is it?

A flexible spending account (FSA) is a special account, established by your employer, to put money into that you use to pay for certain out-of-pocket healthcare costs. You don't pay taxes on this money. This means you'll save an amount equal to the taxes you would have paid on the money you set aside.

### CAN be used for:

- ✓ Deductibles and co-payments
- ✓ Prescription medications
- ✓ Prescribed OTC medications
- ✓ Eligible OTC drugs, medication and medical supplies without prescription
- ✓ Medical equipment

### CANNOT be used for:

- ✗ Expenses already reimbursed
- ✗ Insurance premiums
- ✗ Personal hygiene products
- ✗ Cosmetic procedures, products or services

### Do the funds roll over?

Typically, amounts that are not used in an FSA for a year are forfeited, but an FSA may be designed to allow you to 1) roll over a certain amount or 2) give you extra time to use up amounts in your account. Check with your benefits administrator.

### Maximum contributions per year

Check with your benefits administrator to find out your maximum contribution per year.

## HSA

### What is it?

A health savings account (HSA) is more like a personal savings account. You or your employer may establish it and contribute to it tax-free. Those amounts remain tax-free if you use them to pay for medical expenses. You control the account. Unspent amounts remain in your account from year to year, even if you leave your employment. To set up an HSA, you must participate in a high-deductible health plan, and you can't have other health coverage that covers basic medical expenses.

### CAN be used for:

- ✓ Deductibles and copayments
- ✓ Prescription medications
- ✓ Prescribed OTC medications
- ✓ Eligible OTC drugs, medication and medical supplies without prescription
- ✓ Medical equipment

### CANNOT be used for:

- ✗ Expenses already reimbursed
- ✗ Most insurance premiums
- ✗ Personal hygiene products
- ✗ Cosmetic procedures, products or services

### Do the funds roll over?

Funds are not forfeited; contributions roll over year to year and funds can be invested.

### Maximum contributions per year

Check with your benefits administrator to find out your maximum contribution per year.

## BOTH

# Two ways to redeem your FSA or HSA

- 1 Pay for eligible items with your FSA/HSA card.
- 2 Contact your account administrator for instructions on how to be reimbursed for your eligible purchases.