

A GUIDE TO YOUR FLEXIBLE SPENDING ACCOUNT

FSA TOOL

STRETCH YOUR HEALTH CARE DOLLARS



Over The Counter.

EFFECTIVE HEARTBURN RELIEF—

COVERED UNDER MOST FSA PLANS

If you suffer from frequent heartburn (heartburn 2 or more days a week), Prilosec OTC might be for you. It's reasonably priced and is even less expensive through your FSA.

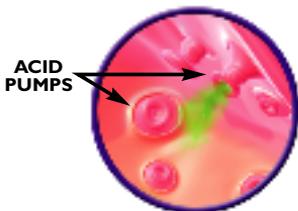
SAVINGS EXAMPLE

**PRILOSEC OTC COSTS UNDER 78¢ A DAY¹; USING
PRETAX DOLLARS FROM YOUR FSA, IT MAY COST
AS LITTLE AS 61¢ A DAY***

A different type of OTC heartburn therapy

Prilosec OTC is a proton pump inhibitor (PPI), a medicine that works by shutting down many active acid pumps in the stomach while leaving enough acid for digestion.

Prilosec OTC is the first PPI available over the counter for frequent heartburn.



**Representation of acid-producing pumps in
the stomach shut down by Prilosec OTC**

Treatment with Prilosec OTC

- Prilosec OTC starts to work on the very first day of treatment¹
- One pill a day works to relieve heartburn for up to 24 hours as part of a 14-day course of treatment²
- Taking Prilosec OTC every day for 14 days helps to ensure acid production is consistently controlled

If you still experience heartburn or if it returns after your 14-day course of treatment, see your physician before continuing treatment, as persistent frequent heartburn may be a sign of a more serious problem.

* Based on a 22.65% tax rate (15% federal and 7.65% Social Security tax).

¹ Not for immediate relief.

² When used as directed for 14 days for treating frequent heartburn.

Reference: I. ACNielsen all outlet data, weighted average pill price, January 1–August 21, 2004.

THE BASICS

What is a flexible spending account (FSA)?

An FSA is a benefit that may be available through your employer that allows you to set aside money from your paycheck—before taxes are taken out—and use it toward certain eligible health care expenses. Since you don't have to pay taxes on this money, it's a great way to make your paycheck go further!

However, using an FSA does take some work, and you'll need an organized method of keeping track of your expenses and receipts. This brochure includes the following useful tools:

- ✓ Contribution worksheet
- ✓ Expenses worksheet
- ✓ Folder for receipts
- ✓ A handy form for recording important contact information

It's your all-purpose guide to submitting claims and getting money back from your FSA.

What expenses can I be reimbursed for?

Most FSAs cover the following types of expenses:

- Fees paid to doctors, dentists, and other health care providers
- Prescription drugs or prescription copayments
- Some alternative health care services, such as acupuncture and massage
- Cost of uncovered medications, such as birth control
- Over-the-counter (OTC) medicines

Of course, you'll want to check what is covered under your particular plan.

HOW TO MAXIMIZE YOUR SAVINGS

How do I keep track of my eligible health care expenses?

The expenses worksheet on the right will help you keep track of your eligible expenses throughout the year so that you can take full advantage of your FSA benefit.

Use the worksheet like your checkbook and follow the steps below

- 1 Start by entering your total annual FSA contribution (from your **contribution worksheet**) in the top line of the “Balance” column.
- 2 Then, as you incur eligible health care expenses, record the date, description, and amount on the worksheet and save the receipt in the folder of this brochure.
- 3 When you’ve gathered a few receipts, follow the instructions from your FSA administrator for submitting a reimbursement claim.
- 4 Once you’ve been reimbursed for an expense, check it off on your worksheet and deduct the cost from your total balance. That way, you’ll always know how much you have left in your FSA for the year!

EXPENSES WORKSHEET

				Balance
Date	Expense description	Amount	(✓)	2000.00
2/1	Metamucil®	12.29	✓	1987.71
2/14	Prilosec OTC	10.32	✓	1977.39
3/1	New glasses	250.00		

Folder for receipts →

IMPORTANT INFORMATION

Information for your FSA claims

Account # _____

Fax to _____

Mail to _____

Customer service phone # _____

Other important health care information

Insurance plan phone # _____

Gastroenterologist's phone # _____

Insurance plan address _____

Gastroenterologist's address _____

Primary care physician's phone # _____

Other specialist's phone # _____

Primary care physician's address _____

Other specialist's address _____

Metamucil is a registered trademark of Procter & Gamble.

Prilosec OTC is a registered trademark of the AstraZeneca group of companies.

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Over The Counter.



CONTRIBUTION WORKSHEET

How do I decide how much money to contribute?

On the reverse side of this sheet, you'll find a **contribution worksheet** that will help you calculate the amount you should contribute to your FSA.

Use the worksheet and follow the steps below

- 1 List the health care expenses you expect to have during the year and estimate the total annual cost for each (see example).
- 2 Total the amounts for all the expenses you've listed.
- 3 Divide the total by the number of paychecks you receive per year.

Keep in mind that you will lose any money not used by the end of the year—so estimate conservatively. Most FSA plans give you a 90-day grace period after year-end to submit expenses from the previous year.

**FLEXIBLE SPENDING ACCOUNT...
CONTRIBUTION WORKSHEET**

Use this worksheet to plan how much to contribute for the coming year. See instructions on the reverse side of this sheet.

Uninsured health care expenses (including dental and vision costs)

Description	Estimated annual cost
Doctor copays	\$ 100.00
Rx copays	\$ 200.00
New glasses, Eye exam	\$ 400.00
Birth control	\$ 250.00
Dental (crowns included)	\$ 500.00
OTC medicines	\$ 550.00
	\$
	\$
	\$
	\$
	\$
	\$
Total	\$ 2,000.00

Number of paychecks you receive each year _____ 26

Divide the total by the # of paychecks \$ _____ 8333

This is the approximate amount that you should contribute each pay period.

This is an example only. Check your own plan to see what is covered.

