

Medical Expenses (OOP & Deductibles)

Out-of-Pocket Expenses

ABC Corporation

Family Total:

\$397.67

Your Total:

\$397.67



Basic Answers

- * Has that claim been processed?
- * How much

FSA 2008

ABC Corporation

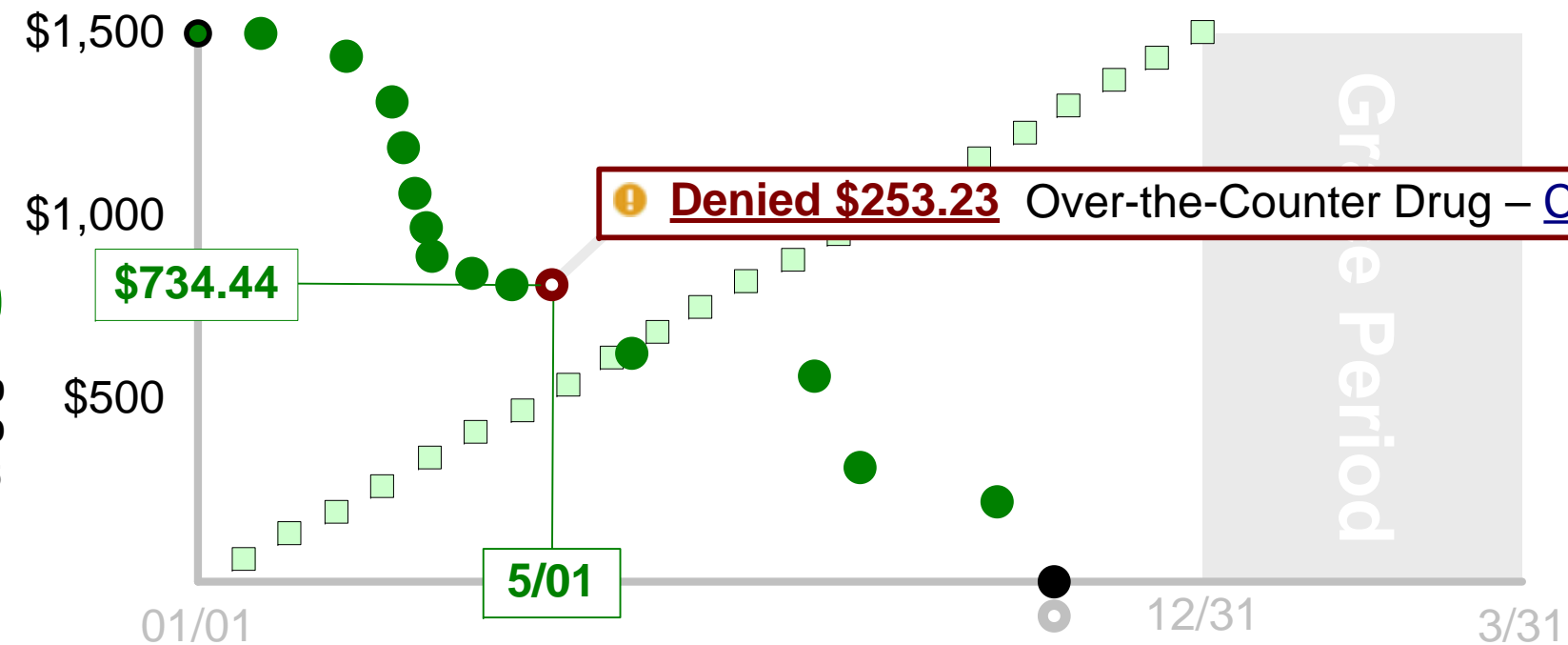
Balance:

\$0.00

Election Amount: **\$1,500.00**

Bi-weekly: **\$57.69**

Overage: **\$135.45**



Denied \$253.23 Over-the-Counter Drug – [Corner Drug](#)

Account Balance Overview (as of 5/03/08)

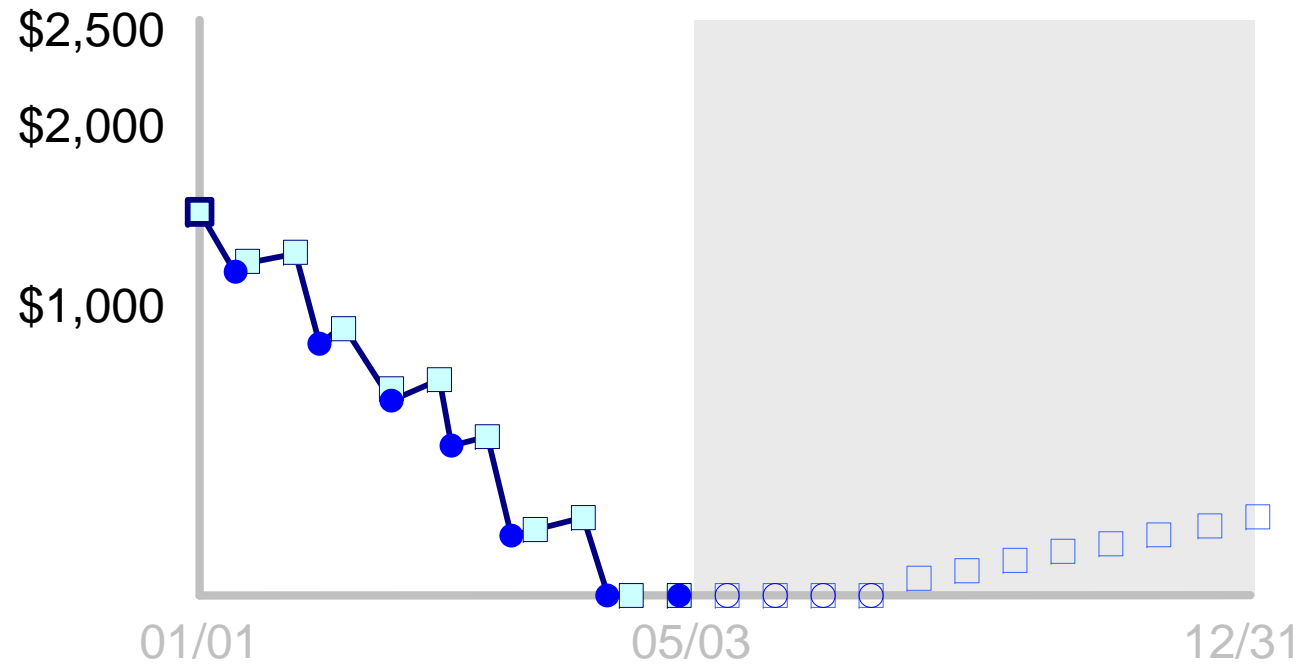
HSA 2008

ABC Corporation

Balance:

\$0.00

Employer:	\$1,500.00
Employee:	\$1,000.00
Bi-weekly	\$35.00
Claims to date	\$1,435.61



Quick Questions (without looking at left labels)

- * Do these accounts look the same?
- * Do these accounts work the same?
- * Can you tell what the balance is for each?
- * Can you tell when they start? End?
- * When are you looking at them?
- * What will happen in the future to each account?

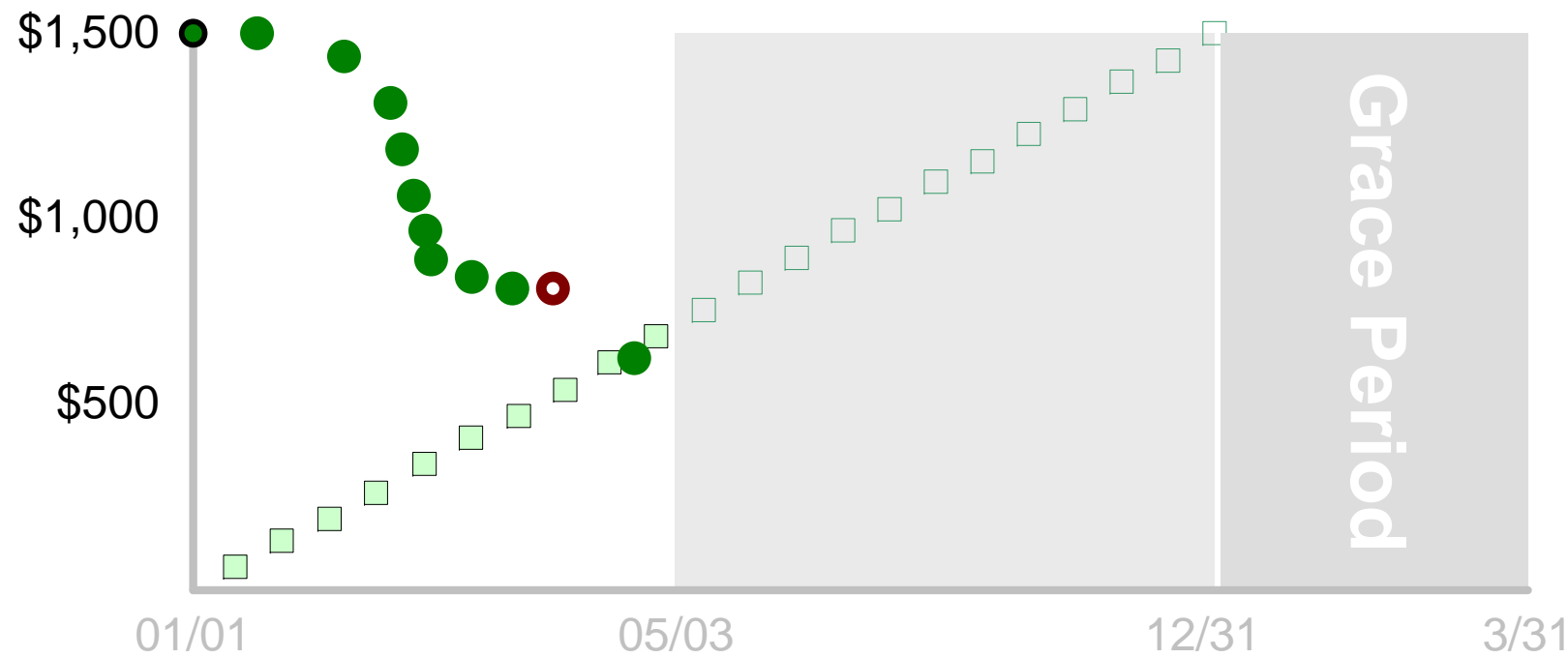
FSA 2008

ABC Corporation

Balance:

\$351.23

Contributions:	\$735.00
Bi-weekly	\$57.69
Election Amount:	\$1,500.00



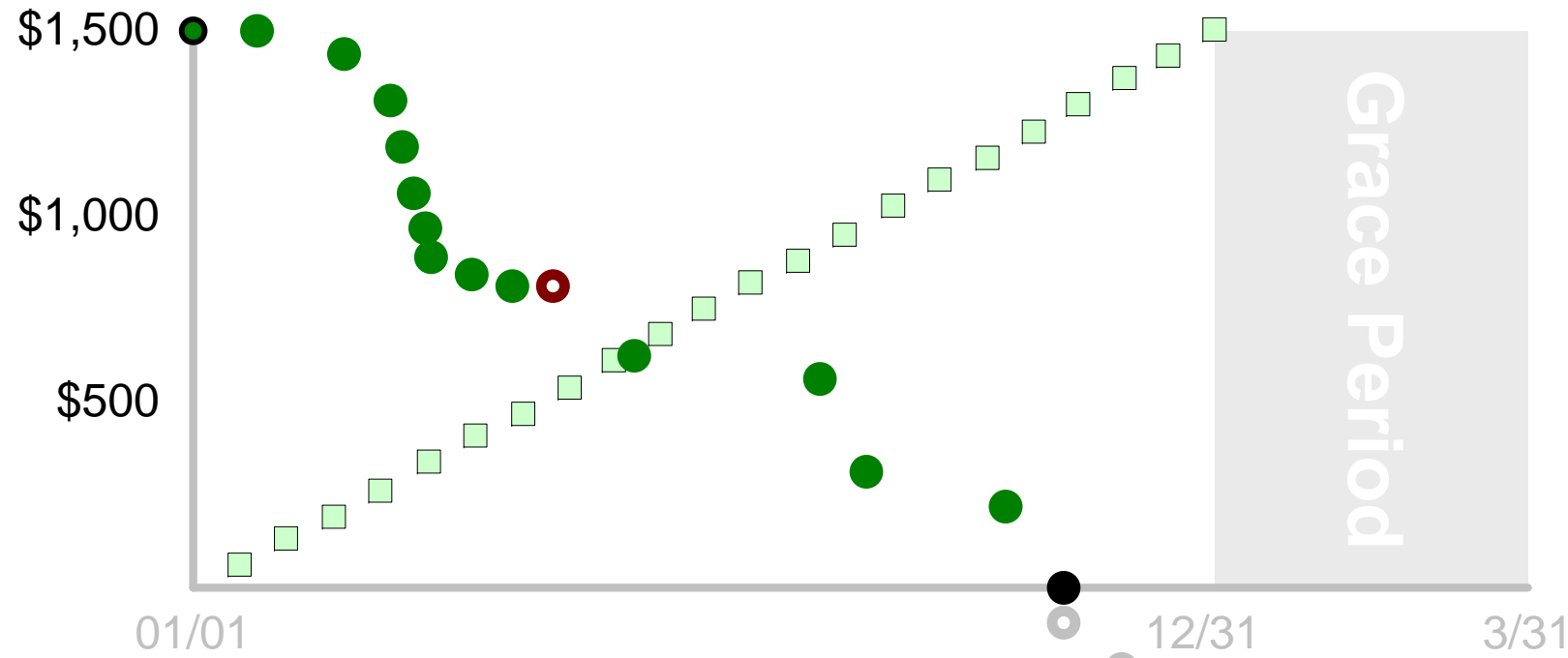
Current FSA Account Overview Details (over a full account period)

FSA 2008

ABC Corporation

Balance: **\$0.00**

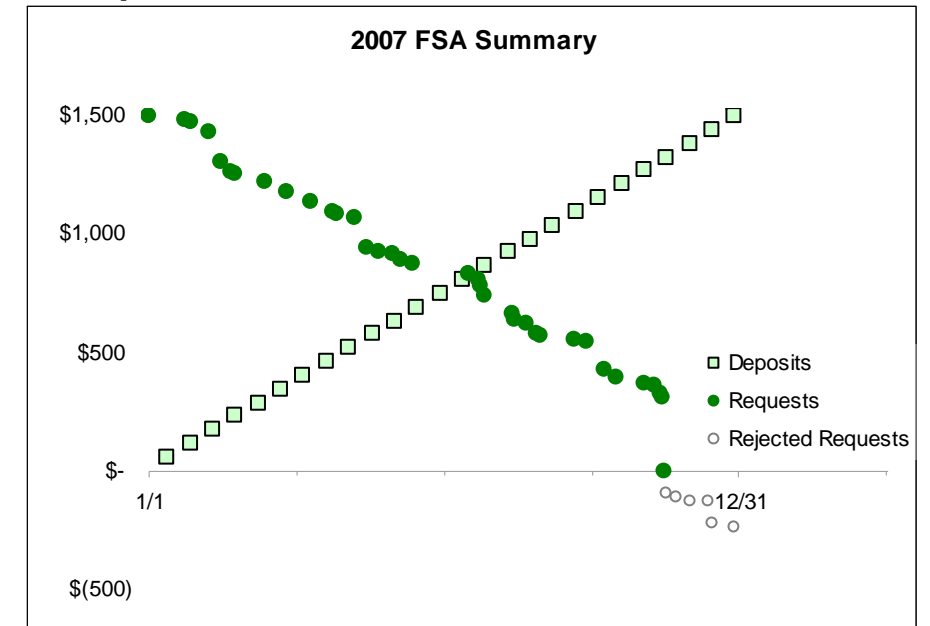
Election Amount: **\$1,500.00**
 Bi-weekly: **\$57.69**
 Overage: **\$135.45**



Basic Answers

- * How close am I to emptying the account?
- * When will/did it happen?
- * What is my current account balance?
- * What was my balance after a particular reimbursement?
- * What is the trend over the (plan) year?
- * How much have I contributed?
- * What were the big reimbursements?
- * How much more could/should I have saved?

Sample Live Account Plot



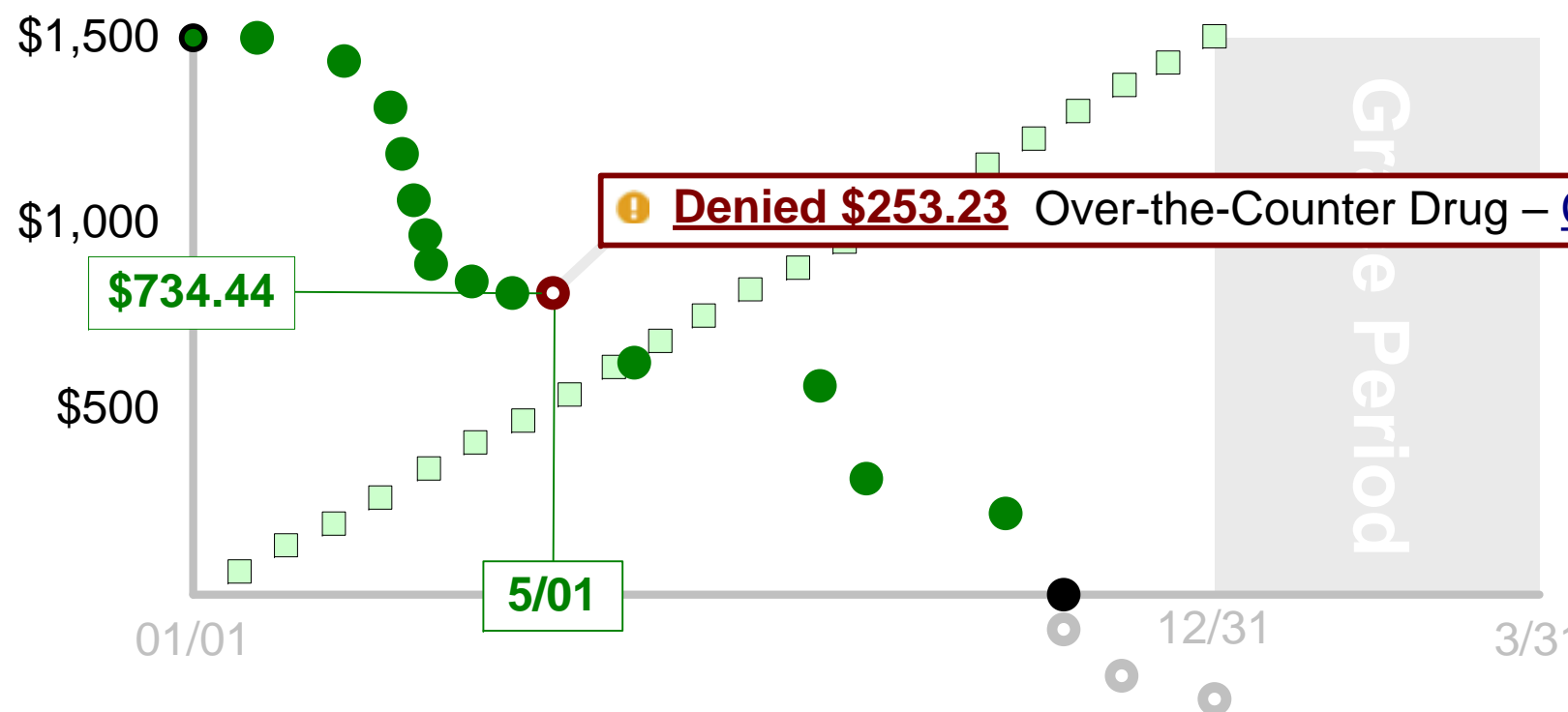
Mouse-over example

FSA 2008

ABC Corporation

Balance: **\$0.00**

Election Amount: **\$1,500.00**
 Bi-weekly: **\$57.69**
 Overage: **\$135.45**



Account Transaction Detail Variations

Short, Single-Line Entries

❗ **Denied \$253.23** Over-the-Counter Drug – [Corner Drug](#)

✅ **\$150.00** Direct Deposit

✅ **\$242.45** Medical – [Dr. Joe Farmington](#)

❗ **Denied \$153.23** Dental – [Dr. Harold Innington DDS](#)

Complex, Multi-line Entries (additional detail)

❗ **\$0.00** Denied Over-the-Counter Drug Reimbursement [123456789](#)

\$253.23 Our Corner Drug [123456789](#)

✅ **\$150.00** [Direct Deposit ACH](#)

✅ **\$242.45** Medical Reimbursement [123456789](#)

\$242.45 Dr. Joe Farmington [123456789](#)

❗ **\$0.00** Denied Dental Reimbursement [123456789](#)

\$153.23 Dr. Harold Innington DDS [123456789](#)

Transaction Detail Examples (with complex entries)

FSA 2008

ABC Corporation

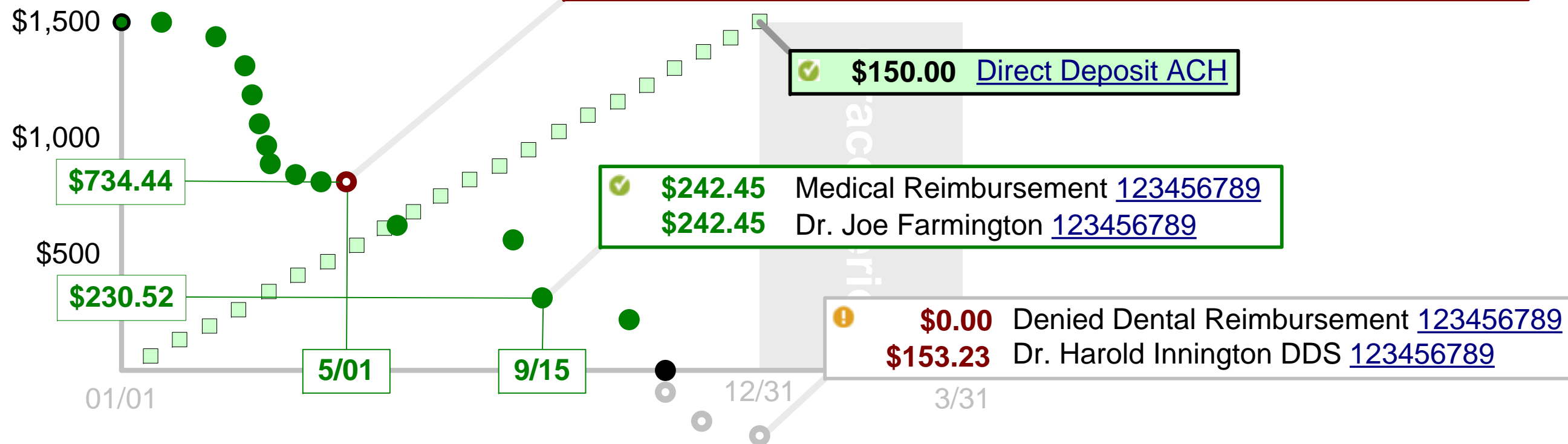
Balance:

\$0.00

Election Amount: **\$1,500.00**

Bi-weekly: **\$57.69**

Overage: **\$135.45**



HSA Spending to date

HSA 2008

ABC Corporation

Balance:

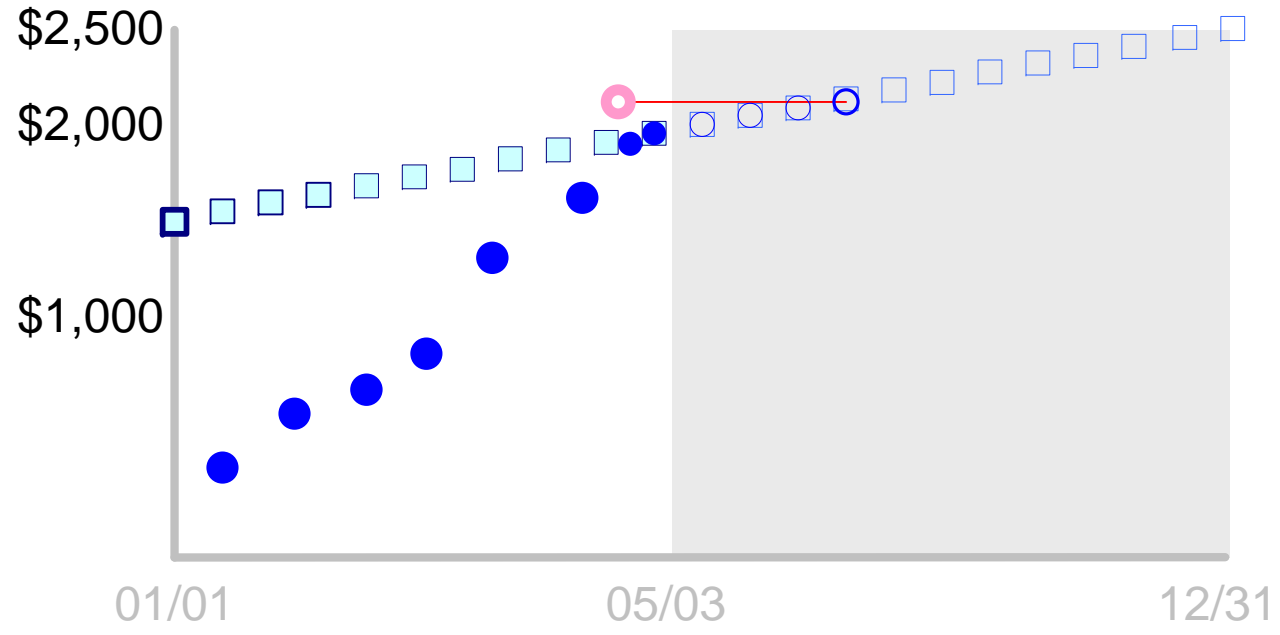
\$0.00

● Claims to date **\$1,435.61**

□ Employer: **\$1,500.00**

Employee: **\$1,000.00**

□ Bi-weekly **\$38.56**



Claim - Multiple Account Payment Overviews (Accumulations)

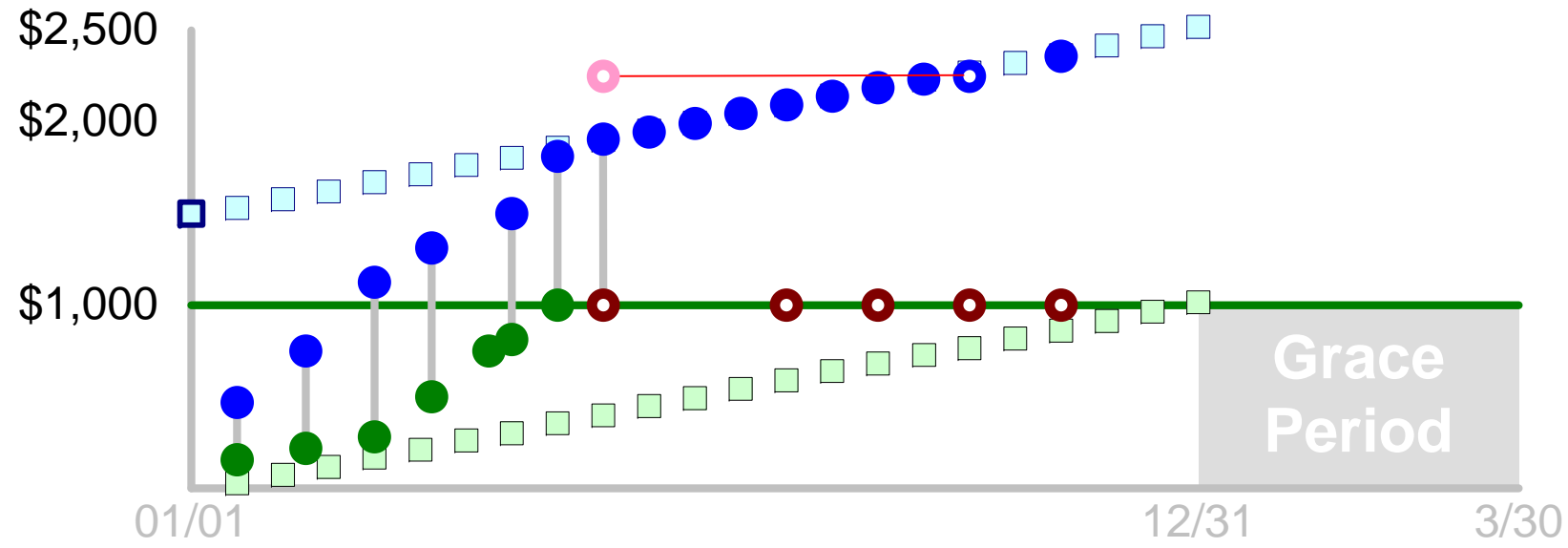
HSA 2008

ABC Corporation

Balance:

\$146.23

Employer:	\$1,500.00
Employee:	\$1,000.00
Bi-weekly	\$35.00
Claims to date	\$1,435.61



Basic Answers

- * How much have I used?
- * How much have I spent?
- * Which accounts paid for it?
- * How were my claims paid
- * What is my Deductible Max.?
- * How close am I to my Deductible Max.?

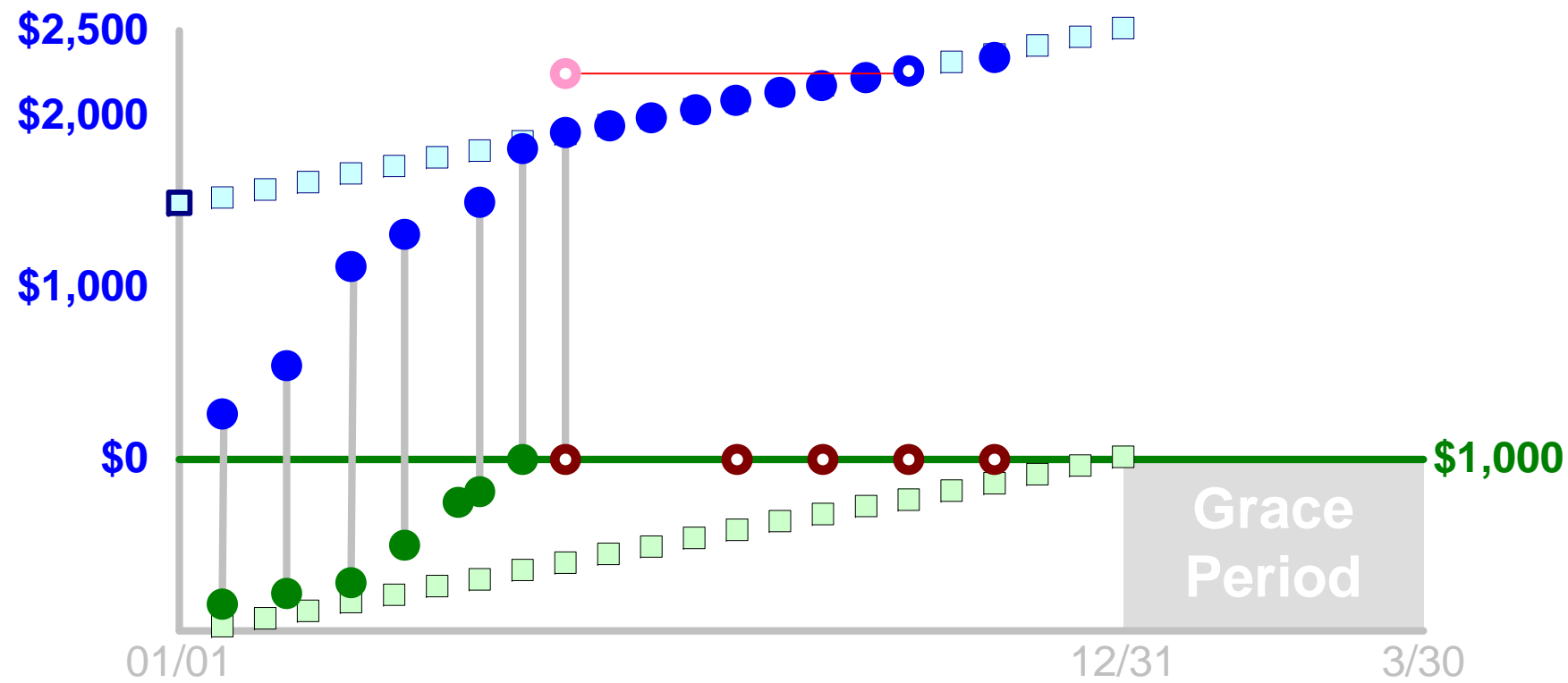
FSA 2008

ABC Corporation

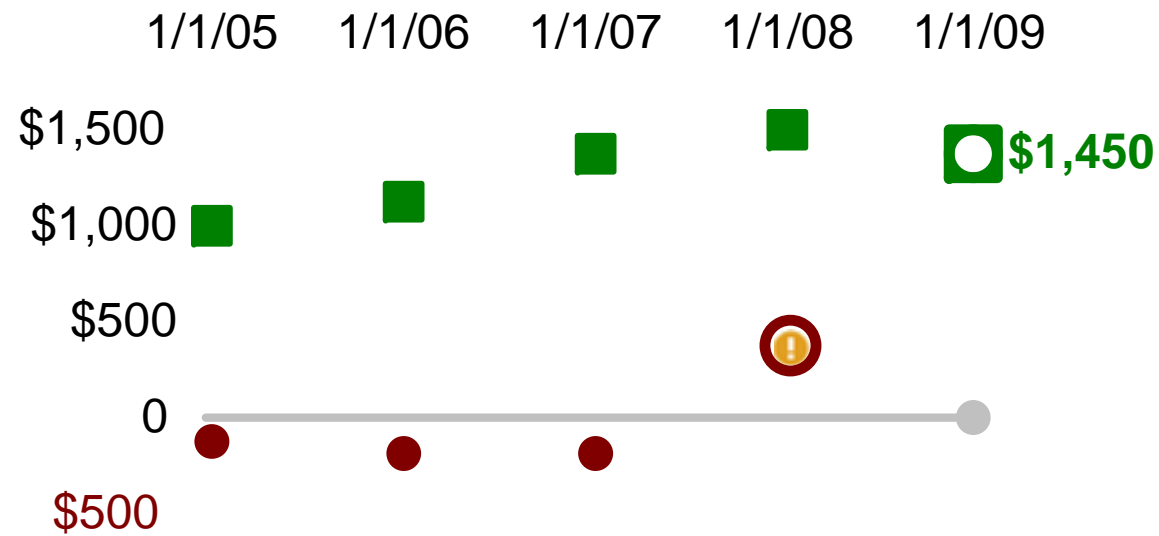
Balance:

\$0.00

Contributions:	\$735.00
Bi-weekly	\$57.69
Election Amount:	\$1,500.00



FSA



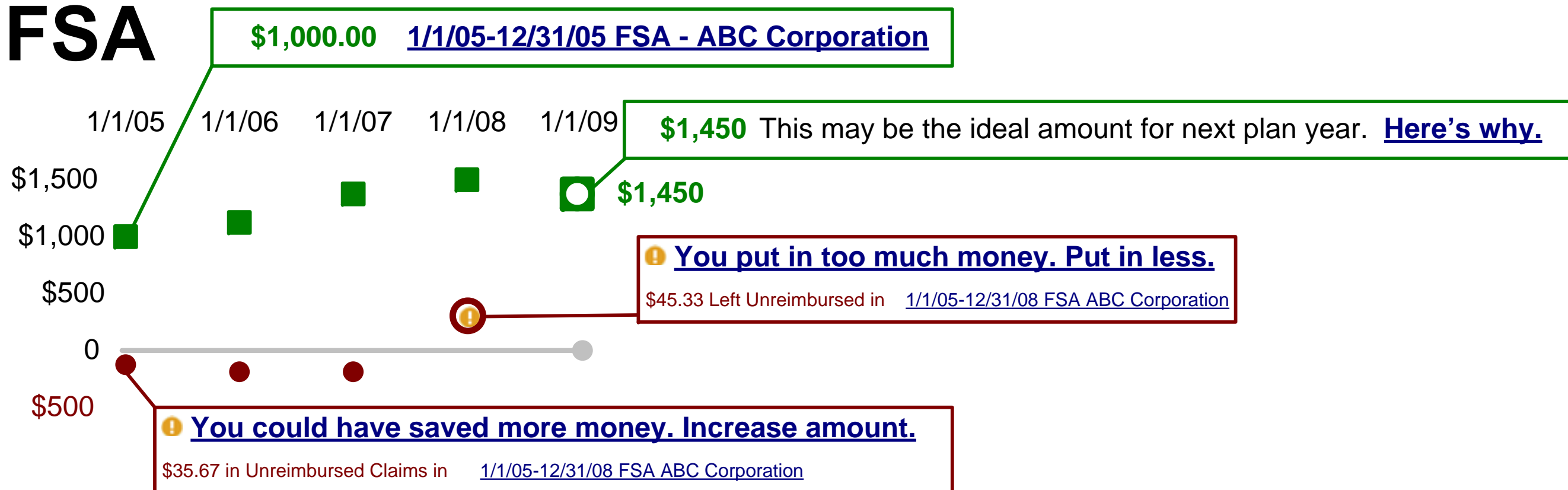
Amount:	\$1,000	\$1,200	\$1,300	\$1,500
Unreimbursed:	-0-	-0-	-0-	\$45
Overages:	\$36	\$86	\$102	-0-

Optional table

Basic Answers

- * What should I allocate next plan year?
- * What did I allocate in the past?
- * What are/were those values?
- * What is the trend?
- * How much more could I have saved?
(or How much did I lose?)
- * What should I allocate next year?

FSA



\$1,000.00 [1/1/05-12/31/05 FSA - ABC Corporation](#)

\$1,450 This may be the ideal amount for next plan year. [Here's why.](#)

You put in too much money. Put in less.
\$45.33 Left Unreimbursed in [1/1/05-12/31/08 FSA ABC Corporation](#)

You could have saved more money. Increase amount.
\$35.67 in Unreimbursed Claims in [1/1/05-12/31/08 FSA ABC Corporation](#)

Combined Account Chart

- All accounts in one graph
 - Can I afford this?
 - When can I afford this?
- Plot planned expenses
 - Physicals, examples periodic appointments (dental exams)
 - Regular prescriptions
 - !! TIE WITH REMINDERS on Health Calendar !!

Claims plot against OOP and Deductible Maxs.

Categorize FSA Usage (Types)

- Medical
- Dental
- Drugs - prescription
- Drugs -OTC
- Vision

Total Medical Expenses

- Total amount spent on health
- Includes
 - Plan payments
 - Employer portion
 - Reductions
- Show entire cost for accurate comparisons with other plans when planning

