

# Benefits Spotlight

News for *You*. News to *Share* with your Employees.

## 2019 Dental Health Gift Guide

As you hang the stockings up on the chimney with care, consider filling them with items that care for your family's teeth. There are plenty of dental-inspired products on the market to get your loved ones excited about maintaining their oral health. Here are our top picks to inspire you this holiday season.

### For Kids

Pack four or five child-sized toothbrushes featuring your child's favorite cartoon or movie characters. And don't forget to throw in a few tubes of fun-flavored toothpaste and easy-to-use flossing sticks in bright hues to complete the set. This kit will provide your child a full year's worth of at-home oral health goodies (remember, you should replace your toothbrush every 3 months, or sooner if your child gets sick).

If your child is less enthusiastic about brushing and flossing, a little extra tech might boost their excitement. Consider a fun toothbrush timer to help them learn how long to brush. Some timers even "train" kids how to brush.

### For the World Traveler

People who live out of a suitcase always appreciate travel-sized toothbrushes, toothpastes and floss. Packing a carry on-compliant set in a small case or pouch will make it extra handy for on-the-go friends and family.



### For the Tech Lover

Some electric toothbrushes boast serious bells and whistles, including pressure sensors that tell you you're brushing too hard, built-in timers and heads that don't need to be replaced for a full year. For the person in your life who always seems to have the latest tech gadgets, a high-end electric toothbrush would be a welcome addition to their collection. However, those bells and whistles don't come cheap: High-end models can cost hundreds of dollars.

### **For the Germaphobe**

A friend who's always toting a bottle of hand sanitizer will love a toothbrush sanitizer. These devices are designed to rid your toothbrush of the bacteria and food particles that it scrubs off your teeth, and germ-free seekers will enjoy the peace of mind it provides.

### **For the Au Naturel Aficionado**

Many people nowadays seek out natural alternatives to the products they use every day—and dental health essentials are certainly included. If you know someone who prefers to use natural, organic and/or ecologically friendly items, a bundle of natural dental products is an ideal gift. Naturally based mouthwashes, toothbrushes, floss and toothpastes are widely available today, and they will delight even the most ingredient-conscious consumer.

### **Sources**

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<https://www.colgate.com/en-us/oral-health/basics/selecting-dental-products/ada-12-oral-hygiene-gifts>

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## **2019 FSA Dollars: Use It Before You Lose It**

Because Flexible Spending Account (FSA) contributions have the unique use it or lose it feature at the end of each year, now is a good time to use up your remaining pre-tax dollars before you lose them. The FSA Store estimates that more than \$400 million is forfeited every year in FSA funds because employees either miss or forget their spending deadlines.<sup>1</sup>

### **What is a FSA?**

MA Flexible Spending Account (FSA) is a benefit that many employers offer to their employees, giving them the option to put away pre-tax dollars for eligible medical, dental, and vision care expenses that aren't covered by insurance plans. Because you don't pay taxes on the FSA dollars, you'll save an amount equal to the taxes you would have paid on the money set aside.

### **What is covered by my FSA?**

The FSA eligibility list includes thousands of eligible health care products and services. Many individuals forget that FSA dollars can also be used toward reimbursement of many dental and vision products and services as well.

FSA eligible dental and vision expenses include:

- Any deductible and copay/coinsurance not covered by the dental or vision plan
- Procedures with out-of-pocket amounts not covered by the dental or vision plan
- Prescription glasses/sunglasses
- Contact Lenses
- Contact lens cases
- Contact solution
- Eyeglass repair kits
- Eyeglass wipes
- Denture cream and cleansers
- Mouth guards
- And more!

Because vision expenses like glasses and contacts can be discretionary expenses with regard to timing, it's important that individuals know that this is the time to use their FSA pre-tax dollars with their dental and vision expenses before they lose them! Even if you aren't in need of more contact solution or lens cleaning wipes, stock up now with your pre-tax FSA dollars before they're gone.

### **What's the best way to avoid losing your FSA dollars?<sup>2</sup>**

- 1. Check up.** Access your online portals for your insurance provider(s) and your FSA administrator to receive an accurate view of your spending year-to-date. You can download explanation of benefit (EOB) documents and calculate what you have paid out-of-pocket for non-covered medical, dental, or vision expenses. As you determine what you have left to spend on your FSA account, you can also get a good budget estimate what you may want to consider for next year's FSA enrollment.
- 2. Step up.** Stop procrastinating and make the call. If you planned to use your FSA on an eye exam for new glasses or contacts, visiting the dentist for a checkup or recommended procedure, make the appointments today and commit to your overall dental and vision health for the future.
- 3. Stock up.** If your doctor has prescribed over-the-counter medications such as a daily aspirin, acne treatments, antacids or seasonal allergy medication, you may be able to purchase these products in bulk with your FSA dollars. Check with your doctor and the FSA eligibility list for more information. Other non-prescribed products like contact lens solution and non-prescription reading glasses are eligible as well.

### **Plan Ahead for 2020**

Employees should consider their upcoming dental and vision expenses as they plan their medical FSA contributions for the upcoming 2020 calendar year. Although many dental or vision needs can be unexpected, talk with your provider about known upcoming procedures, treatments or cleanings not covered by your insurance.

If this is your second or third time having to scramble at the end of the year to spend all of your FSA money, it's important to adjust your contribution accordingly for 2020. A good starting point is determining how much of your FSA funds you spent effortlessly this year and then adjusting your totals based on any upcoming medical, dental, or vision care costs.

No one wants to lose their hard-earned money. With a little research and planning, you can check up, step up, stock up and save with your FSA dollars.

### **Sources**

1 <https://www.businessinsider.com/how-to-use-fsa-money>

2 <https://www.deltadentalia.com/a-healthy-life/insurance/use-it-or-lose-it-flexible-spending-accounts/>