

**MOUNT HOLYOKE COLLEGE
2008 HEALTH CARE SPENDING ACCOUNT
WORKSHEET**

If you expect to have health care expenses during the 2008 plan year (January 1, 2008- December 31, 2008) that will not be covered by your Mount Holyoke College group medical insurance plan, your HMO, or another insured plan, you may want to consider using a Mount Holyoke College Health Care Spending Account.

This worksheet will help you review your anticipated expenses for the 2008 plan year. It will help you to decide whether to open a Health Care Spending Account, and how much to contribute to it.

SECTION 1

Using this worksheet, list your anticipated health care expenses for the 2008 plan year. Be sure to include expenses for yourself and your dependents.

Do not list expenses covered under any insured plan, or those you plan to deduct on your 2008 federal and state income tax returns.

Remember, you may contribute up to \$6,000 to your Health Care Spending Account during the 2008 plan year.

QUALIFYING HEALTH CARE EXPENSES

- ♦ Professional Services \$ _____
- ♦ Dental Service \$ _____
- ♦ Equipment and Supplies \$ _____
- ♦ Medical Treatment \$ _____
- ♦ Prescription Drugs \$ _____
- ♦ Laboratory Examinations and Tests \$ _____
- ♦ Deductibles \$ _____
- ♦ Copays \$ _____
- ♦ Glasses and Contacts \$ _____
- ♦ Over-The-Counter Medicines & Drugs \$ _____

TOTAL ESTIMATED OUT-OF-POCKET EXPENSES _ \$ _____

SECTION 2

To determine how much you should contribute to a Health Care Spending Account, enter the smaller of either

⇒ THE AMOUNT YOU ENTERED IN SECTION 1 AS YOUR TOTAL ESTIMATED OUT-OF-POCKET EXPENSES

⇒ \$6,000

Enter amount here: \$ _____

The amount above represents the maximum amount you should consider contributing to a Health Care Spending Account in 2008. If you decide to enroll in an account, you should enter this or an adjusted amount in the space provided for Health Care Spending Account contribution on your enrollment form.

Because your own tax situation will determine what a Health Care Spending Account can do for you, you may wish to consult a qualified tax adviser before enrolling.