



Health Care

Flexible Spending Accounts

What is a Health Care Flexible Spending Account [FSA]?

A Health Care FSA is an account that is used to pay for eligible health care expenses. This account is funded through convenient payroll deductions.

What's In It For You?

Savings! The amount that you designate is deposited before any applicable federal and state income tax withholding, Social Security and Medicare taxes are deducted.* This means that the funds you set aside to pay for your health care expenses are tax-free...saving you money.

How Much Should You Contribute?

Participating in an FSA does require careful planning, however the benefits make these efforts pay off in the long run. You need to carefully estimate your expenses for the upcoming year in order to determine how much to contribute to your FSA. To get started, estimate the number of copays, prescription medications and allowable over-the-counter items that you use and purchase throughout the year.

It's important to point out that if you do not submit your claims after the plan year has ended during the employer-designated time frame, you will have to forfeit any money left in your account per IRS regulations. Some employers may offer a Grace Period to extend the amount of time you have to incur and submit claims or a carryover program.

Receiving Reimbursement...Easy & Convenient!

FSA participants receive a prepaid FSA debit card which allows for immediate reimbursement on eligible goods and services. FSA debit card works like a Visa® Card, with the value of your contribution stored on it. Whenever you have an eligible purchase at a business that accepts Visa®, simply use your Card. When not using the FSA debit card, you can file your claim electronically through myFlexDollars.com or the mobile app, or you can submit a paper claim for reimbursement via check or direct deposit.

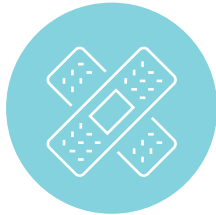
* Tax savings may vary from state to state

The reason many people pass up the opportunity to participate in a Health Care FSA is simply because they don't understand its use and potential savings. You may think you don't have a use for an FSA, but the truth is, almost anyone can benefit. You can pay for medical/dental deductibles and copays, many prescription and over-the-counter health care products, vision care expenses and much, much, more! For a complete list of eligible items and services, visit <http://fsastore.com/FSA-Eligibility-List.aspx>.

Did you know that these commonly used items and services are all covered FSA expenses? What's in it for you?



Prescriptions



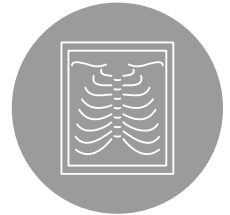
Bandages



Contact Solution



False Teeth



X Rays

FSA FAQs

How does an FSA work?

First you choose how much money you would like automatically deducted from your paycheck each pay period to be placed in your Health Care FSA. Then you can access your contributions by using the benefits card or submitting a claim.

When can I start using the money in my FSA account?

You can access your entire election at the start of your employer's benefit plan year.

When do I choose my contribution amount and can I change it anytime?

Contribution amounts are chosen during Open Enrollment or upon new hire and meeting your plan's eligibility requirements. Once your election becomes effective, you won't be able to change it until the next Open Enrollment period or unless you experience a Qualifying Life Event. Check with your employer for specific eligibility status change rules.

*To find out if your plan features the carryover, call 1-800-307-0230.

What is an example of the potential savings earned from using a Health Care FSA?

You Deposit:	\$2,750 in your FSA
Increase to take home pay:	\$687.50 In Yearly Savings*

* Actual tax savings is dependent upon your state and tax bracket. Savings calculated based on filing jointly in the 25% income tax bracket.

What happens if I don't use all of the money in my FSA by the end of the plan year?

By law, employers are not allowed to return leftover money to employees (unless your plan has a \$500 carryover feature*), so any money left in your account will be forfeited. This may sound risky, but only a very small percentage of FSA plan participants ever actually lose money. To avoid this issue, you can keep track of your balance throughout the year using myFlexDollars.com.

Want to learn more about FSAs? Call us at 1-800-307-0230





Dependent Care

Flexible Spending Accounts

What is a Dependent Care Flexible Spending Account [FSA]?

A Dependent Care FSA lets you save on dependent care expenses using pre-tax dollars. Only services that allow you and your spouse (if married) to work full-time, attend school on a full-time basis or seek full-time employment are eligible for reimbursement. Your Dependent Care FSA can be used to pay for a wide range of care services for eligible dependents, however, dependents must meet the IRS "Qualifying Person Test" criteria.

Who Is Considered An Eligible Dependent?*

Eligible dependents include children under age 13, a disabled spouse or other disabled dependent, including a legally dependent parent or spouse's parent. Dependents are considered disabled if they are physically or mentally unable to care for themselves.

What Are Some Examples Of Eligible Expenses?

- Care at licensed nursery schools/preschools, after school care, day camps (not overnight camps), child care centers which provide day care and child care/babysitting services in your or someone else's home.
- Services from individuals - other than a dependent of yours or your spouse or your children under 19 years old - who provide care in or outside your home (not routine babysitting).
- Household services (related to the care of the elderly or disabled adults or children who live with you) provided by a housekeeper, maid, cook, etc. as long as the individual is partly responsible for the well-being and care of your qualified dependents. If the care portion of the service cannot be allocated separately, then the entire amount will be covered.

What's In It For You?

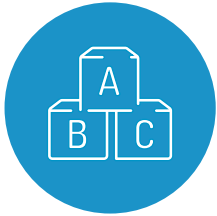
Savings! The amount that you designate is deposited before any applicable federal and state income tax withholding, Social Security and Medicare taxes are deducted.* This means that the funds you set aside to pay for your dependent care expenses are tax-free...saving you money.

* The guidelines listed above are general in nature. For more specific eligibility requirements, please visit www.irs.gov.

Receiving Reimbursement...Easy & Convenient!

FSA participants receive the benefits card, which allows for immediate reimbursement on eligible goods and services. With the prepaid benefits card, you simply swipe the card and the funds are automatically deducted from your Dependent Care FSA for payment**. It is important to note that if your purchase exceeds your accruing contributions, the transaction will decline. When not using the benefits card, you can file your claim electronically through myFlexDollars.com or the mobile app, or you can submit a paper claim for reimbursement via check or direct deposit.

Did you know that these commonly used items and services are all covered FSA expenses? What's in it for you?



Daycare



Preschool



Summer Day Camp



**Care Provider
Pick-Up/Drop-Off**



Senior Daycare

** Please note that there is a two-day delay from the time the funds are deducted from your payroll check to when they become available on the benefits card.

FSA FAQs

How does an FSA work?

First you choose how much money you would like automatically deducted from your paycheck each pay period to be placed in your Dependent Care FSA. Then you can access your contributions by using the benefits card or submitting a paper claim.

How much should I contribute and when can I begin to access my contributions?

As with other FSAs, it is important that you estimate your expenses carefully. Start by adding your current annual child care and elder care expenses to determine your annual contribution. Unlike a Health Care FSA, your entire election is not immediately available for use. Funds only become available as they are contributed, so it is important to make sure that your pay period deductions provide enough available funds to cover your dependent care provider payments.

If you submit a paper claim for an amount that exceeds your account balance, you will be reimbursed on a pay period basis until you have made enough additional contributions to cover the expenses.

What is an example of the potential savings earned from using a Dependent Care FSA?

You Deposit:	\$5,000 in your FSA
Increase to take home pay:	\$1100 in Yearly Savings*

* Actual tax savings is dependent upon your state and tax bracket. Savings calculated based on filing jointly in the 22% income tax bracket.

What happens if I don't use all the money in my FSA by the end of the plan year?

By law, employers are not allowed to return leftover money to employees, so any money left in your account will be forfeited. This may sound risky, but only a very small percentage of FSA plan participants ever actually lose money. To avoid this issue, you can keep track of your balance throughout the year using myFlexDollars.com.

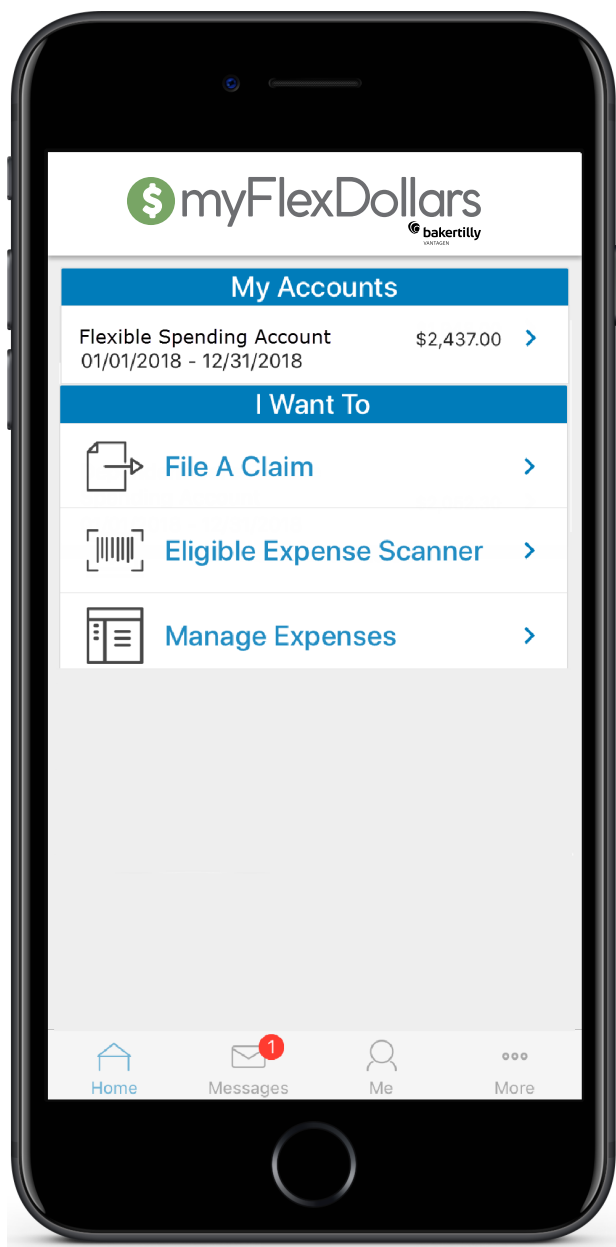
Want to learn more about FSAs? Call us at 1-800-307-0230



Get Going with the myFlexDollars Mobile App



The myFlexDollars mobile app puts the power of savings right in your hand. Managing your Flexible Spending Account has never been so easy with all of these great tools that are available to you on the go!



Manage Your Account

- View real-time balance information
- View your account activity and transaction details
- Verify deposits to your account

Submit and Review Your Claims

- File a new claim
- Upload a receipt image using your mobile camera
- Check the status of previously submitted claims

Receive Notifications and Alerts

- Claim confirmation and denial alerts
- Receipt request reminders
- Payments issued

Account Security

- Sensitive information is kept safe
- Encryption protects every transaction
- Report your debit card lost or stolen

NEW: Enjoy the Eligible Expenses Scanner

You can now scan the barcode of a product to determine its eligibility at the touch of a button!



Get mobilized today! Download the *FREE* mobile app by searching myFlexDollars in your app store. Log in for the first time using your myFlexDollars.com username and password.