



# Flexible Spending Account Enrollment Kit

## *What's inside:*

- ✓ Getting to Know:  
FSA
- ✓ Eligible Expenses
- ✓ Participant Web Site  
& Mobile App Overview
- ✓ Election Form



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## Flexible Spending Accounts | FSAs



***Save up to 30% on everyday health care expenses!***

A Flexible Spending Account (FSA) is an employer-sponsored benefit that allows you to pay for certain eligible expenses using money that is not taxed. FSAs are a great way to save money while keeping you and your family healthy and protected.

There are three types of FSAs. A Health Care FSA lets you pay for eligible medical, dental and vision care expenses that are not covered by your insurance plan. A Limited Purpose FSA is generally used by individuals enrolled in a qualified high-deductible health plan with a Health Savings Account (HSA) and reimbursed eligible dental and vision expenses only. A Dependent Care FSA allows you to use tax-free dollars for qualified child or elder care expenses.

### Why You Need It

- ✓ A **smart** way to plan for expected health care and dependent care expenses
- ✓ **Save up to 30%** on a variety of eligible expenses
- ✓ **Increase** your take home pay by reducing your taxable income
- ✓ **Easy and convenient** access to FSA funds and account information

You could  
save up  
to **\$600** each  
year with  
an FSA!



## How it Works

You decide how much to contribute to the FSA. The amount you elect is divided up over your pay periods for the year and deducted from your paycheck before any payroll taxes are applied. You can use your FSA to pay for eligible expenses for you and all of your dependents, even if they are not covered under your primary health plan.



## How You Use It

You will be reimbursed with tax-free dollars from your FSA after you submit a request for reimbursement. You may submit your request online at [myflexaccount.com](http://myflexaccount.com) or download and print a reimbursement form and fax or e-mail it to our office for processing. The reimbursement form must be accompanied by the proper documentation for your expense.

## How You Manage It

Get account information anytime with our easy-to-use web site and mobile app. See your account balance in real time, file a claim for reimbursement and check on claim status. You can receive real time information and important updates via email or text message, and with our proactive texting feature, simply text “BAL” to receive a real time account balance.

## How You Plan

You should look at your expected out-of-pocket expenses for the upcoming year to properly plan ahead. Be conservative with your election, because IRS rules state that you must forfeit any unused funds at the end of the plan year. For the most part, FSA elections are final and cannot be changed during the plan year.

## How Much Can You Save?

The example below illustrates how much you can save by participating in the FSA

Without FSA		With FSA	
Your gross annual pay	\$35,000	Your gross annual pay	\$35,000
Estimated tax rate (30%)	-\$10,500	Your annual FSA Election	-\$2,000
Your net annual pay	\$24,500	Your adjusted gross pay	\$33,000
Your annual healthcare expenses	-\$2,000	Estimated tax rate (30%)	-\$9,900
Your final take-home pay	\$22,500	Your final take-home pay	\$23,100

In this example, you’d take home **\$600 more** with an FSA!

Learn more

[myflexaccount.com](http://myflexaccount.com)







# Common FSA Eligible Expenses

*FSA's can save you up to 30% on everyday expenses*

## Health Care FSA

### Health Plan Related Expenses

- ✓ Prescription Drugs
- ✓ Co-payments
- ✓ Doctor Visits
- ✓ Hospital Charges

### Dental Care

- ✓ Dental Exams and Cleanings
- ✓ Fillings, Root Canals and Crowns
- ✓ Dentures and Bridges
- ✓ Orthodontia

### Vision Care

- ✓ Eyeglasses
- ✓ Contact Lenses
- ✓ Contact Lens Solution
- ✓ Laser Vision Correction

### Medical Supplies

- ✓ Bandages
- ✓ Digital Thermometers
- ✓ First Aid Kits
- ✓ Over-the-Counter Medications (prescription required)



***Save and Spend Healthy!***



## Limited Purpose FSA

### Dental Care

- ✓ Dental Exams and Cleanings
- ✓ Fillings, Root Canals and Crowns
- ✓ Dentures and Bridges
- ✓ Orthodontia

### Vision Care

- ✓ Eyeglasses
- ✓ Contact Lenses
- ✓ Contact Lens Solution
- ✓ Laser Vision Correction

## Dependent Care FSA

- ✓ Day Care Centers
- ✓ Preschool Charges
- ✓ Before- and After-School Care
- ✓ Summer Day Camp
- ✓ In- and Out-of-Home Care for Children or the Elderly



***Save on daycare costs!***

## Ready to Save?

Enroll in the FSA and start saving on these expenses and more.



## *Manage Your Benefits Online*

The myflexaccount.com participant web site offers you a helping hand with your FSA, HRA, HSA, or Commuter Plan before and after logging in.

### **Resources Available *Before* You Log in**

Get general account questions answered with these useful resources:

- ✓ Educational videos
- ✓ Eligible expense lists
- ✓ Plan calculators
- ✓ FAQs and more

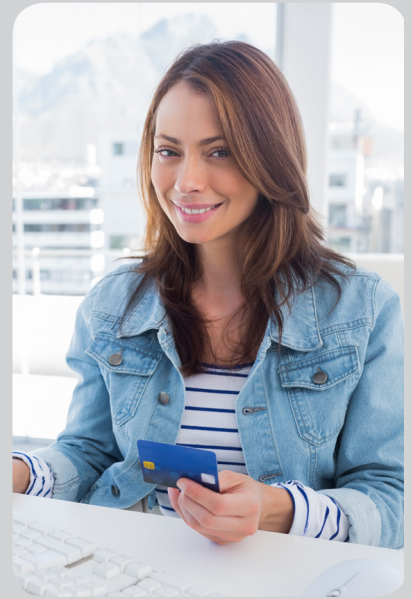


## Resources Available *After You Log in*

Get the details for yourself and any dependents:

- ✓ View your benefit information, including account balance, transaction history and claim status
- ✓ Submit new claims online and add receipts to pending claims
- ✓ Edit personal demographic information
- ✓ Update reimbursement method
- ✓ Track medical, dental, vision and prescription expenses
- ✓ Get important announcements from your employer
- ✓ Set communication preferences
- ✓ Register your mobile phone for SMS text alerts
- ✓ Enroll online (if applicable)
- ✓ Manage your Flex Card (if applicable)

### Pay Providers or Pay Yourself



**Pay your provider directly or  
reimburse yourself for services  
you've paid for out-of-pocket  
from myflexaccount.com.**

Get started on your way to *Save & Spend Healthy*

**Visit myflexaccount.com today**





# My Flex Account Mobile App



## *Save and Spend Healthy On-the-Go*

The secure My Flex Account Mobile App helps you make smart money moves by providing convenient access to your FSA, HRA or HSA.

### **Easily:**

- ✓ Check account balance
- ✓ Get transaction details and claim status
- ✓ Submit new claims and add receipts to pending claims
- ✓ Update reimbursement method
- ✓ Manage your Flex Card (if applicable)

### **Submit New Claims in a Snap**



**Simply take a photo of your receipt or Explanation of Benefits from your phone or tablet.**

**Download the free My Flex Account Mobile App today!**

