

WHAT IS A FLEXIBLE SPENDING ACCOUNT?

A Flexible Spending Account (FSA) allows you to set aside a portion of your pay pre-tax to use for medical, dental, vision, and child care/elder care expenses that are not covered by insurance, or only partially covered. Because it is deducted from your pay before taxes, you can save approximately 30% on your dollar, depending on your tax bracket. The below example illustrates the savings you receive on every day must-have medical expenses when you enroll in an FSA!

WITHOUT AN FSA



Meet Ed.



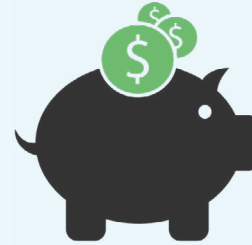
He has a monthly prescription with a \$10 co-pay.



Ed pays a total of \$120 every year for his prescription. The prescription is crucial for Ed, so he knows he has to pay for it no matter what.

Ed hears about a way to save 30% on every dollar, so he decides to learn more about how an FSA can help with his goals of saving money on necessary expenses.

WITH AN FSA



Ed signs up for a Health FSA and sets aside \$120 into his account.



He has a monthly prescription with a \$10 co-pay.



Since Ed uses his FSA to fund his co-pay, he saves approximately \$30 because of the pre-tax savings an FSA offers. It's like getting three months of his prescription for FREE!

Can you think of another benefit that costs you NOTHING to participate in and gives you this kind of savings?!