

BENEFIT SPOTLIGHT: FLEXIBLE SPENDING ACCOUNTS

Learn more about how you can take advantage of the unique cost-saving features of the Flexible Spending Accounts offered by your employer! Click here or scan the QR Code to watch a short video on all this benefit has to offer.



Take control of your finances by lowering your taxable income and increasing your take-home pay through Ameriflex's Flexible Spending Accounts (FSA).

A FSA uses pre-tax income to pay for eligible healthcare expenses not typically covered by insurance such as copays, deductibles, prescriptions, over-the-counter (OTC) drugs & medications, and more. Save even more with PGB's partnership with the FSA Store - check out your Benefits Guide for a discount code!

Enhanced Coverage Features

- Access to your entire coverage election on day one of your plan year
- Save up to 40% on eligible everyday expenses
- Reduce Taxable Income
- Debit Card Technology & Mobile App



Reduce Taxable Income

The funds that go into the Flexible Spending Account come out of your gross earnings before taxes, making them “pre-tax”. What does this mean? Let's run through an example*:

	No FSA	With FSA
Gross Annual Pay	\$55,000	\$55,000
FSA Deductions	-	\$3,300
Out-of-Pocket Medical Expenses	\$3,300	-
Taxable Income	\$55,000	\$51,700
Federal Tax Rate	24%	24%
Federal Taxes	\$13,200	\$12,408
Total After-Tax Pay	\$41,800	\$42,592
Increase in Take Home Pay	-	\$792

*Example based on current tax rates and is not an all inclusive summary nor a guaranteed savings amount.

Debit Card Technology & Mobile App

This benefit is easy to use with technology from Ameriflex!

- You will receive an Ameriflex Debit Mastercard that can be used anywhere Mastercard is accepted, to make it easy to use your FSA funds. Easily access account information 24/7 online or through the app.

Questions? Attend the Benefits Briefing at your work location conducted by a Pierce Group Benefits Representative to see if this coverage is right for you!



Open Enrollment Dates:
September 2, 2025 - November 7, 2025



[piercgroupbenefits.com/
WakeCountySchools](https://piercgroupbenefits.com/WakeCountySchools)