

Flexible Spending Accounts



They're called
"flexible" for a reason.

A Flexible Spending Account (FSA) is a great tool for helping you maximize your budget. An FSA gives you the ability to use pre-tax dollars to pay for qualified medical or dependent care expenses.

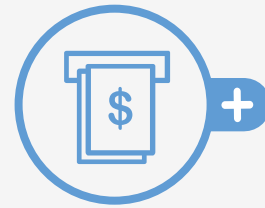


HOW MUCH MONEY CAN I SAVE?

On average, you can **save \$593 a year.**

Check it out:

	With FSA	No FSA
Annual pay	\$45,000	\$45,000
Pre-tax FSA contribution	-\$2,000	-\$0
Taxable income	\$43,000	\$45,000
Combined Federal, State and Social Security taxes	-\$12,750	-\$13,343
After-tax dollars spent on eligible expenses	-\$0	-\$2,000
Spendable income	\$30,251	\$29,658
Tax Savings	\$593*	\$0



Put pre-tax money into your account



Use it for health care



Save money on taxes

WHAT DOES IT COVER?

Health Care FSA – Stop using personal funds for medical expenses—use pre-tax dollars! Eligible expenses include deductibles, copays, dental, vision, prescriptions, and your family’s medical care—regardless of their health care coverage.

Eligible expenses include:

- + Acupuncture
- + Birth control
- + Childbirth classes
- + Chiropractic visits
- + Dental care
- + Diabetic supplies
- + Eye exams, glasses & contacts
- + Feminine care products
- + Fertility treatment
- + Hearing aids
- + Laser eye surgery
- + Orthodontia
- + Over-the-counter items
- + Physical therapy
- + Prescription medicine
- + Psychotherapy
- + Smoking cessation programs
- + Speech therapy
- + Sunscreen & sunblock
- + Well-baby & well-child care

+ DEPENDENT CARE FSA

Use pre-tax money for family care expenses, including elder care, child care, summer camp, and preschool.

Eligible expenses include:

- + Before- or after-school care
- + Care of a child under age 13 at day camp, preschool, or by a private sitter who spends at least 8 hours per day in your home
- + Care of an incapacitated adult who spends at least 8 hours per day in your home
- + Expenses for an in-home employee whose duties include caring for a dependent



WHAT MAKES IT DIFFERENT?

An FSA gives you the security of knowing your money will be there when you need it.

Peace of Mind

Your funds are completely secure, plus you're prepared for surprise expenses.

Confidence

You're in control of what you spend and when.

Cash Flow

Your health care FSA funds are available on day one of your plan year, even before you contribute.

Rollover

It's not use it or lose it. Up to \$500 can roll over into the next year.



HOW DOES IT MAKE LIFE EASIER?

Secure Mobile Technology

Send direct, easy photo uploads of claim documentation.

Info

Get FAQs, eligible expenses, and expert support at your fingertips.

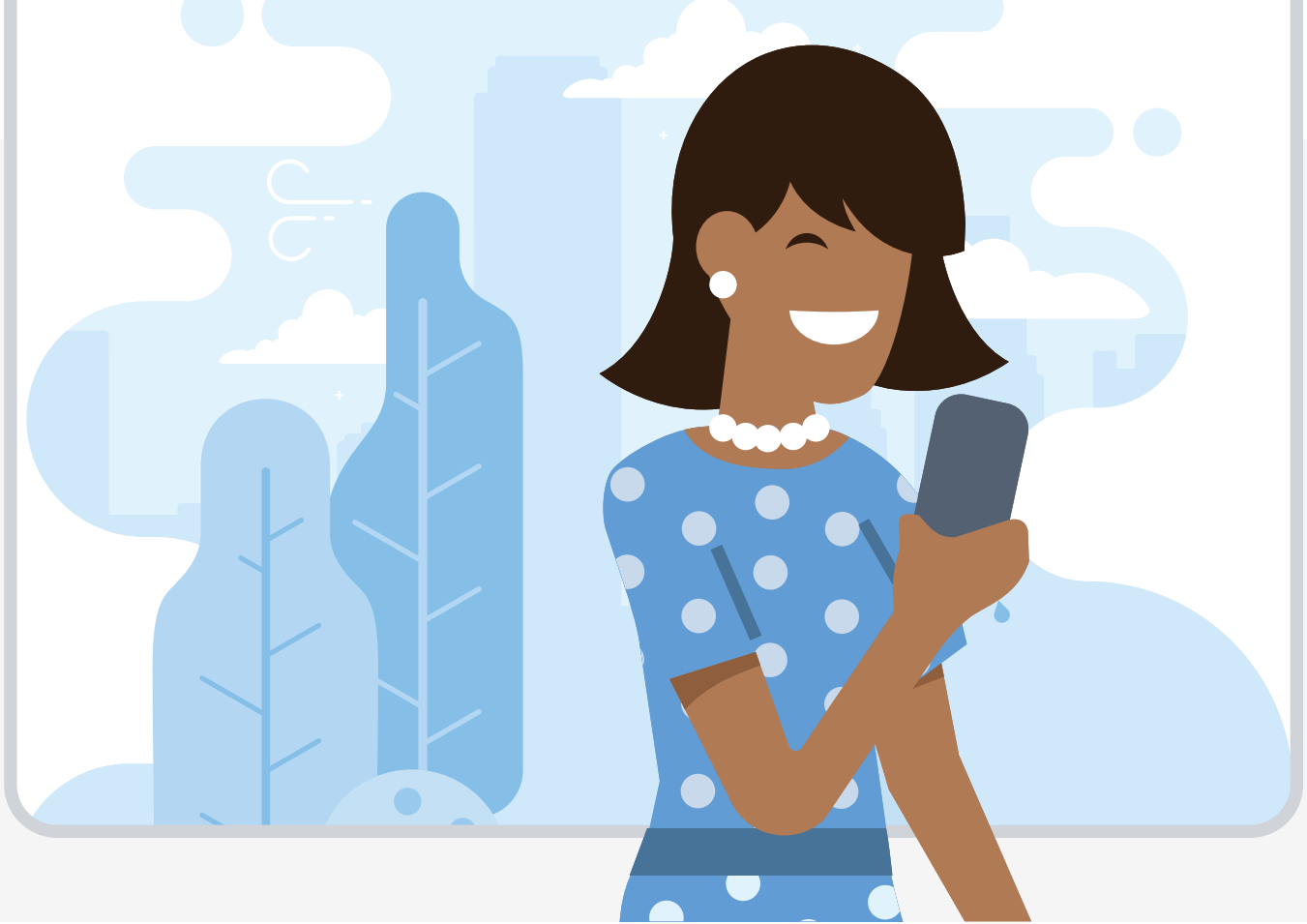
Communication

Text requests for balance and claim info. Plus, we'll send a quick text when your account needs attention.

Simplicity

Our online portal gives you the power to access and use your funds exactly how you want.





+ HOW DO I START?

SIGN UP!

Enrollment only comes once a year, so be sure to get your year-round savings. You decide how much to contribute, and pre-tax funds are deducted from your paycheck.

Don't forget to download myCYC® for your [iOS](#) or [Android](#) device, your secure app that lets you view your balance and payments, upload photos of documentation, and contact customer service.

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*Sample tax savings; actual savings will vary based on your individual tax situation. Consult a tax professional for more information.

