

FLEXIBLE SPENDING ACCOUNT Program Overview



USE YOUR FSA TO SAVE 25% OR MORE on the things you buy every day...

We all pay taxes. We all buy things like prescriptions, bandages, and glasses or contacts - not to mention co-pays, deductibles, dental bills, braces, and child care. And we all like to save money.

A Flexible Spending Account (FSA) uses pre-tax dollars to help you save on health care and dependent care expenses. Once the plan year begins, the money in your Health Care FSA is yours to spend immediately. The funds in your Dependent Care FSA are available when your payroll deductions are posted to your account. And because this FSA from **Flex Made Easy** is so easy to use, there's no hassle, less waiting - **and no reason to miss out on enrollment.**

It's Easy...

It's your money.

The program just helps you save it from taxes, and spend it on your health and your family. **Flex Made Easy** provides convenient payment and reimbursement options. Just swipe your FSA Debit Card to pay for eligible medical and/or dependent care expenses.

If you need to submit a claim, you can complete your transaction through our secure mobile application, our online portal, by email, fax or regular postal mail. *Sign up for direct deposit, and get your funds back fast!!*

Once you enroll, you will receive detailed instructions for accessing your account online through the **Flex Made Easy** secure online portal.



Everyday savings...

Saving is simple.

When you enroll in the program, you set aside some of your pay before taxes to use on eligible expenses. The more you put in, the more you save on your tax bill.

Maximum Annual Election for 2020

- Healthcare FSA - \$2,750
- Dependent Care FSA - \$5,000 or \$2,500 if married and filing separate income tax returns



Our family saves hundreds of dollars every year by signing up for our Flexible Spending Account.

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It's Covered

You probably know you can cover your co-pays, deductibles, dental and vision care, and prescriptions with your health care FSA.

But did you know it's good for hundreds of over-the-counter items such as bandages and contact lenses solution, not to mention many services, too? You can also use it for Over-the-Counter drugs and medicines.

QUALIFIED MEDICAL EXPENSES INCLUDE:

- Co-pays, deductibles, co-insurance
- Dental expenses
- Eyeglasses, laser surgery, contact lenses
- Prescription drugs
- Over-the-counter medicine and supplies
- Chiropractic care

QUALIFIED DEPENDENT CARE EXPENSES INCLUDE:

- Daycare
- Babysitting
- Before & after school care
- Pre-k
- Summer day camps
- Care for older dependents in need of assistance

For a more complete list of eligible expenses, a calculator to help you determine your annual election and other information on FSA Plans, please visit www.FlexMadeEasy.com.



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