

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.



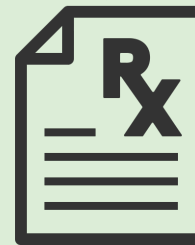
Ed pays a total of \$120 every year for his prescription. The prescription is crucial for Ed, so he knows he has to pay for it no matter what.

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.

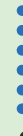
WITH AN FSA



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?!