

# Don't Think A Flexible Spending Account is Right For You?

# THINK AGAIN!



Yes, it's that time of year again, and a Health Care Flexible Spending Account (FSA) is being offered as part of your benefits program. Access to your FSA will be as easy as a swipe of a Card. So, if you haven't considered an FSA in the past, it's time to take another look. There are several new features!

## Participation in an FSA makes sense.

Let's face it, you work hard for your money and want to keep as much of it as you can. When participating in an FSA, your annual contribution amount is deducted from your paycheck pre-tax (before federal income, state income – in most cases – and Social Security taxes are deducted), each pay period, in equal installments throughout the year.

You then have those tax-free dollars to pay for health-related, out-of-pocket costs not covered by your insurance for you, your spouse and dependents -- things like co-pays, deductibles, dental and vision expenses. So, every dollar you set aside saves you on taxes and increases your spendable income.

You may say, "I'm healthy. I don't get sick," or "I hardly ever go to the doctor." We hope that's true. But what about all the other health care expenses "healthy" people have? The occasional prescription, dental work or new glasses? Not to mention eligible over-the-counter (OTC) items. Even if you think your expenses may be just a couple hundred dollars, you'll be surprised at how much an FSA can help!

## The easiest way to access your FSA is in the Cards!

Now that you see the benefits of signing up for an FSA, there's also a feature that makes your FSA easy to access – Benny™ Your Card for Better Benefits. Benny™ is a special benefits debit card that contains the value of your annual FSA election amount, letting you use the Card to pay for qualified health care expenses such as:

- Covered prescription co-pays and deductibles
- Health plan deductibles
- Doctor and emergency room co-pays
- Orthodontics
- Lasik surgery and eyeglasses
- Coinsurance
- Out-of-pocket dentist or other provider fees
- Mail service and online prescriptions co-pays and deductibles
- And more!

Simply swipe Benny™ each time you incur a qualified health care expense at locations that accept MasterCard® or Visa®, and the amount of your purchase will be deducted from your FSA – automatically. It's that easy!

By using Benny™, you no longer need to pay up front, file claims and wait for reimbursement. You simply save your receipts in case you need them to verify an expense later.

## With Benny™, your FSA is:

**Cash flow friendly** – You don't have to use cash at the time of purchase.

**Easy** – A simple swipe of the Card makes it hassle-free!

**Convenient** – There are no forms to fill out.

**Automatic** – Funds are immediately deducted from your FSA at the time you incur the expense.

**Simple to track** – Your current balance is available 24/7 online.

If you have participated in an FSA in the past, perhaps now is the time to increase your contributions. If you're not currently participating in a health care FSA, now's the time to enroll. An FSA is a valuable benefit – and Benny™ can make it even better! Sign up today, and let the savings begin!

## Did You Know?

The average family of four in the U. S. can expect to pay close to \$1,600 on expenses like office visits, prescription co-pays, dental work and new glasses – or an unexpected hospital stay.

**And, if that \$1,600 were put into an FSA, the family could save over \$400.**

