

Flexible Spending Account Overview

Consumer Driven Healthcare (CDH)



Using a Flexible Spending Account (FSA) is a great way to stretch your benefit dollars. You use before-tax dollars in your FSA to reimburse yourself for eligible out-of-pocket medical and dependent care expenses. That means you can enjoy tax savings and increased take-home pay—all with the convenience of a Consumer Portal and Mobile App. Plus, you can either rollover \$500 from one year to the next or take advantage of the 2 ½ month

Grace Period, reducing your risk of losing dollars at the end of the plan year. Please check your Summary Plan Description (SPD) for more information on which option is available to you.

WHAT IS AN FSA?

With an FSA, you elect to have your annual contribution deducted from your paycheck each pay period, in equal installments throughout the year, until you reach the yearly maximum you have specified. The amount of your pay that goes into an FSA will not count as taxable income, so you will have immediate tax savings. FSA dollars can be used during the plan year to pay for qualified expenses

and services.

A Healthcare FSA allows reimbursement of qualifying out-of-pocket medical expenses.

A Dependent Care FSA allows reimbursement of dependent care expenses, such as daycare, incurred by eligible dependents.

With all FSA account types, you'll receive access to a secure, easy-to-use web portal where you can track your account balance, view your claims history and submit requests for reimbursements.



WITH AN FSA YOU CAN:

Pay for eligible medical, dental, vision and dependent care expenses with pre-tax dollars.

Enjoy significant tax savings with pre-tax contributions and tax-free reimbursements for qualified plan expenses

Quickly and easily file claims and have funds directly deposited to your bank account via online portal or mobile app

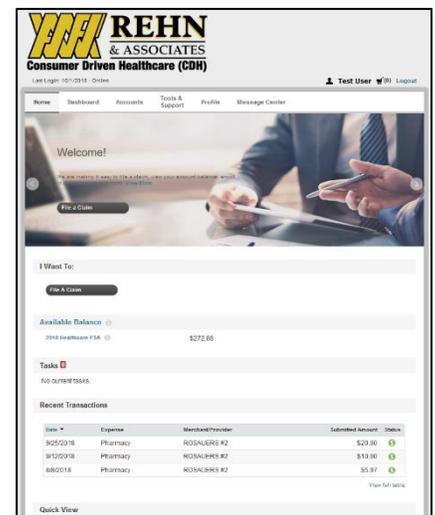
Enjoy secure access to accounts using a convenient Consumer Portal available 24/7/365

Manage your FSA “on the go” with an easy-to-use mobile app

Stay up to date on balances and action required with

automated email alert and convenient portal and mobile home page messages. Get one-click answers to benefits questions

Grace Period or Roll Over. Based on your employer's plan design, you can either take advantage of the 2 ½ month Grace Period or roll over up to \$500 of your unused healthcare Flexible Spending Account balance to the next plan year instead of you “losing it” - making enrollment in an FSA much less risky. This gives you more flexibility to spend your FSA money when you need it. You can use it for necessary out-of-pocket healthcare expenses, rather than feeling pressured to engage in last minute potentially unnecessary spending at the end of the year.



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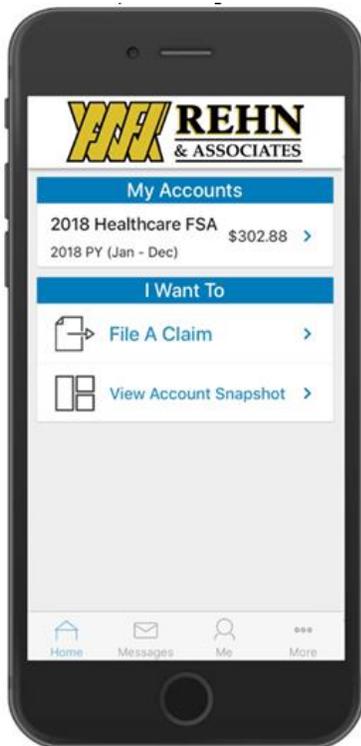


IS AN FSA RIGHT FOR ME?

An FSA is a great way to pay for expenses with pre-tax dollars. A Healthcare FSA could save you money if you or your dependents:

- Have out-of-pocket expenses like co-pays, coinsurance, or deductibles for health, prescription, dental or vision plans
- Have a health condition that requires the purchase of prescription medications on an ongoing basis
- Wear glasses or contact lenses or are planning LASIK surgery
- Need orthodontia care, such as braces, or have dental expenses not covered by your insurance

With the convenience of a mobile device, you can see your available balance anywhere, anytime as well as file claims and upload receipts.



A Dependent Care FSA provides pre-tax reimbursement of out-of-pocket expenses related to dependent care. This benefit may make sense if you (and your spouse, if married) are working or in school, and:

- Your dependent children under age 13 attend daycare, after-school care or summer day camp
- You provide care for a person of any age whom you claim as a dependent on your federal income tax return and who is mentally or physically incapable of caring for himself or herself

PLAN AHEAD

Before you enroll, you must first decide how much you want to contribute to your account(s). You will want to spend some time estimating your anticipated eligible medical and dependent care expenses.

Throughout the year, you'll likely find yourself with expenses for yourself and your family that insurance won't cover. By taking advantage of an FSA, you can actually reduce your taxable income and reduce your out-of-pocket expenses when you use your FSA to pay for the things you'd purchase anyway.

**The amount you save in taxes with a Flexible Spending Account will vary depending on the amount you set aside in the account; your annual earnings; whether or not you pay Social Security taxes; the number of exemptions and deductions you claim on your tax return; your tax bracket and your state and local tax regulations. Check with your tax advisor for information on how participation will affect your tax savings.*