

## Flexible Spending Account (FSA)

### The simple way to save for out-of-pocket expenses

#### What's an FSA?

It's an account that you contribute money into from your paycheck, before taxes are taken out. You'll save money when you use it to pay for eligible health and dependent care expenses.

#### Health care FSA

Contribute up to your plan's limit in pretax dollars from your paycheck. Your full contribution is available to use at the start of the plan year to pay for eligible health care expenses, such as:

- Copays, coinsurance and deductibles
- Dental and vision expenses
- Prescription medicine and over-the-counter items

Plus, you'll enjoy extra savings on eligible over-the-counter health care items through CVS Pharmacy® online. This gives you more purchasing power.

#### Dependent Care FSA

You can contribute up to your plan's limit. Funds are for your dependent(s) age 12 or younger or a spouse or dependent incapable of self-care. This FSA pays for eligible child and adult care expenses, such as day care, preschool and nursery school, in-home aid and more.

#### Pay yourself back

Pay for eligible expenses with cash, a check or your personal credit card. Then withdraw funds from your FSA to pay yourself back and have your payment deposited.

#### Pay your provider

You may pay your provider directly from your account.

#### Pay with your PayFlex Card®

When you use it, your expense is automatically paid from your account.



#### Keep it simple with the PayFlex Mobile® app

- Manage your account and view alerts.
- Snap a photo of your receipts to submit claims.
- Use our barcode scanner to verify eligible items in-store.



**Note:** Standard text messaging rates and other rates from your wireless carrier may apply when using the PayFlex Mobile app.

## Handy FSA reminders and tips

- Save all of your itemized statements and detailed receipts.
- View the IRS contribution limits and a list of common eligible expense items on **PayFlex.com**
- You can change your contribution if you have a change in status,\* such as your marital or employment status, your number of tax dependents, etc.
- FSAs have a use-it-or-lose-it rule, which means if you don't use your funds by the end of the plan year, you'll lose them. After your plan year ends, you have a certain time period during which you need to submit your claims. Check your plan details to understand these dates.
- For Dependent Care FSAs, you must be working or looking for work to use your dependent care funds. If you're married, your spouse must either be working, looking for work or a full-time student.

## Want to learn more?

**Just visit [PayFlex.com](https://www.payflex.com) or call us at 1-844-729-3539 (TTY: 711).**

**We're here to help** Monday through Friday, 7 AM to 7 PM CT,  
and Saturday, 9 AM to 2 PM CT.

\*You must apply for a change in your election through your employer. See your employer's Summary Plan Description for specific details about your plan.

This material does not contain legal or tax advice. You should contact your legal counsel or tax advisor if you have any questions or need additional information. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. PayFlex cannot and shall not provide any payment or service in violation of any United States (U.S.) economic or trade sanctions. For more information about PayFlex, go to **PayFlex.com**

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