It’s easy to save on health care and dependent care

PayFlex® flexible spending account (FSA)

Want to reduce your taxable income and increase your take-home pay? Enroll in an FSA and start saving money on eligible health care and/or dependent care expenses.

**Great reasons to enroll in a health care FSA**
- Contribute pretax dollars from your paycheck, up to the Internal Revenue Service (IRS) limit of $2,700.*
- Your full contribution is available at the start of the plan year.
- If you and your spouse both have a health care FSA, you can each contribute up to the IRS limit.
- Pay for eligible health care expenses for you, your spouse and/or your tax dependents. Such expenses may include:
  - Copays, coinsurance and deductibles
  - Dental expenses like orthodontia, crowns and bridges
  - Vision expenses like LASIK laser eye surgery, glasses and contacts
  - Prescription drugs and over-the-counter (OTC) items**

**What are some benefits to enrolling in a dependent care FSA?**
- Contribute pretax dollars from your paycheck, up to the IRS limit of $5,000.*
- Funds are for your dependent(s) age 12 or younger. Or a spouse or dependent incapable of self-care.
- Pay for eligible child and adult care expenses, such as:
  - Day care
  - Before and after school care
  - Preschool and nursery school
  - Summer day camp

* These limits are subject to change.
** You’ll need a written prescription for OTC drugs and medicine.

Meet Pete, our interactive PayFlex adviser!

Are you considering a PayFlex account? Not sure how much to contribute? Or how much you’ll save? Pete, our interactive adviser, is here to help. He’s friendly and ready to help you understand the benefits of enrolling in a pretax account and how much to contribute.

Visit payflex.jellyvision-conversation.com to meet Pete and get started today.
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.

PayFlex Systems USA, Inc.

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Pay the PayFlex way
PayFlex makes it easy to pay for your eligible expenses.

• Use the PayFlex Card®, your account debit card:
  When you use the PayFlex debit card, your expense is automatically paid from your FSA.

• Pay yourself back: Pay for eligible expenses with cash, check or your personal credit card. Then submit a claim to pay yourself back. You can even have your claim payment deposited directly into your checking or savings account.

Quick tip: Save your itemized statements and detailed receipts for your expenses, as well as your Explanation of Benefits statements from your insurance carrier.

Things to keep in mind …

• View the IRS contribution limits and a list of common eligible expense items on the PayFlex member website.

• FSAs have a use-it-or-lose-it rule. This means you’ll lose any unused funds at the end of the plan year.
  - The run-out period gives you extra time to submit claims to pay yourself back.
  - You can carry over up to $500 in unused health care FSA dollars to the next plan year.

• You can change your contribution if you have a change in status.** Such as marital and employment status, number of tax dependents, etc.

• Specific to a dependent care FSA: To use your dependent care funds, you must be working. If you’re married, your spouse must either be working, looking for work, a full-time student or incapable of self-care. You can change your contribution if:
  - There is a change in your provider
  - There is a change in the cost for a provider

Questions?
Visit payflex.com, or call us directly at 1-888-678-7821. We’re here to help Monday – Friday, 8 a.m. - 8 p.m. ET and Saturday, 10 a.m. - 3 p.m. ET.

It’s a simple tap with the PayFlex Mobile® app

• Manage your account and view alerts
• Snap a photo of your receipts to submit claims
• View PayFlex debit card transactions
• View common eligible expense items, and more

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