A flexible spending account (FSA) lets you set aside money from your paycheck (on a pretax basis) to use for eligible out-of-pocket expenses. There are two FSAs available to you. A health care account and dependent care account.

**Health Care FSA**
This account reimburses you for various eligible health care expenses. These include medical, dental, vision, hearing and prescription drug expenses. You can also use the FSA funds to pay for coinsurance, copays, and over-the-counter (OTC) items.*

**Dependent Care FSA**
This account reimburses you for eligible child and adult care expenses. Such expenses include day care, before and after school care, nursery school, preschool and summer day camp.

**The benefits of having an FSA**
An FSA can help reduce your taxes and increase your take home pay! The money you contribute to an FSA is exempt from federal taxes, as well as most state and payroll taxes.

**Learn more about FSAs**
Visit HealthHub.com to use the following tools:
- **My HealthHub Resources**: View educational materials, forms and IRS publications.
- **Savings calculator**: Estimate your health care and dependent care expenses.
- **Frequently asked questions**: Learn more about the accounts and how they work.

**Getting started is easy!**
First, decide if you want to enroll in a health care and/or dependent care FSA. Then, review your expenses from last plan year and this year and think about what you expect to spend next year. This will help you decide how much to contribute to a health care or dependent care FSA. Your employer will deduct your pretax contributions from your paycheck (in equal amounts during the year) and deposit into your FSA.

**FSA contribution limits**
The current annual health care FSA pretax contribution limit is $2,500. If you and your spouse each have a health care FSA, you can each contribute $2,500.

The dependent care FSA limit is $5,000 per household/family. If you and your spouse each have a dependent care FSA, you are limited to $5,000 between the two of you. If you’re married and filing taxes separately, your contribution limit is $2,500.

**How to use your FSA funds**
If you pay for eligible expenses with cash, check or a personal credit card, you can submit a claim through PayFlex member website or PayFlex Mobile™ app to pay yourself back. Or you can fill out a paper claim form and fax or mail it to PayFlex®.

You may also use the PayFlex Card®, your account debit card, to pay for your eligible health care expenses. When you use the card, the funds automatically come out of your FSA, if you have funds available. The card is not available for the dependent care FSA.

**Note**: Save all of your detailed receipts and itemized statements. If you have an Explanation of Benefits (EOB) from your insurance plan, save that too. When you submit a claim, you’ll need to submit the EOB, receipt or statement.

* You will need a written prescription for OTC drugs and medicines.
What you need to know about FSAs

- FSAs have a use-it-or-lose-it rule. This means you forfeit any unused funds at the end of the plan year.
  - You have an additional 2 months and 15 days (after the plan year) to use your funds. This means March 15th is the last day to spend your FSA dollars.
  - You also have until April 15th to submit claims for reimbursement.
- You cannot change your contribution unless you have a change in status. This may include a change in one or more of the following:
  - Legal marital status (marriage, divorce, legal separation, annulment or death of a spouse)
  - Number of tax dependents (birth, adoption or death)
  - Employment status that affects eligibility
  - Dependent satisfying or ceasing to satisfy coverage requirements (reaching limiting age, gain or loss of student status, marriage)
- Specific to a dependent care FSA, you can change your contribution if:
  - There is a change in your provider
  - There is a change in the cost for a provider (unless this provider is a relative)

General health care expense information

- You can only receive reimbursement for expenses incurred during the plan year and grace period.
- Reimbursement is for eligible expenses incurred by you, your spouse and your dependents.
- You can't receive reimbursement for an eligible expense more than once.

General dependent care expense information

- Dependent care expenses must be for a qualifying person. This includes your dependent who is younger than age 13, or a spouse or dependent incapable of self-care.
- To receive reimbursement, you must be working. If you are married, your spouse must either be working, looking for work, be a full-time student or incapable of self-care.
- Expenses are reimbursed based on the amount available in your account.
- Expense reimbursement is for services already received, not for services to be provided in the future.

Questions?

Visit HealthHub.com. You can also call us at 1-800-284-4885 or 954-832-9061. Customer Service Representatives are available Monday through Friday from 8 a.m. to 8 p.m. ET and Saturday from 10 a.m. to 3 p.m. ET.

*You must apply for a change in your election through your employer. You must submit your request within 30 days of your status change date. See your employer’s Summary Plan Description for specific details applicable to your plan.

**Standard text messaging and other rates from your wireless carrier still apply.

This material is for informational purposes only. The information describes the Flexible Spending Account (“FSA”) in general terms. FSAs are governed by the rules of Section 125 of the Internal Revenue Code and will be administered in accordance with those rules. Estimate fund amounts carefully. Unused funds will be forfeited after the last day of the plan year or at the end of the grace period if your plan offers one. Eligible expenses may vary from employer to employer. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. 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. For more information about PayFlex, go to HealthHub.com.

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