Your Healthcare FSA

Flexible Spending Account with Carryover

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What is a Healthcare FSA with Carryover?

- **Pre-tax benefit** account that pays for eligible expenses not covered by insurance
  - Medical expenses
  - Dental expenses
  - Vision expenses
- Now **carryover up to $500** at the end of the plan year
  - No more “use it or lose it”

Smart move.

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Why You Need It

- Save an average of **30%** on everyday healthcare expenses
- Use several **easy, no-hassle** payment and reimbursement options
- Access your **full election amount** starting on day one

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How It Works

① Determine **how much** to contribute

- Estimate how much you'll need
- Elect how much to contribute

② Funds are taken from your paycheck **before taxes**

③ Start saving up to **hundreds** of dollars in one year

- Savings result from lower overall taxes

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What You Get

- **Less Risk, Less Worry**
  - Carryover up to $500 left in your account when the plan year ends
  - No more “use it or lose it” risk
- **More Flexibility**
  - Spend your money when and how it suits you best
  - No need to rush to spend at the end of the plan year
- **More Savings**
  - Less risk means you can increase your savings by using your FSA more

Better.

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How You Use It

Use your WageWorks Card to pay instantly

- Works like a debit card, just swipe and go
- Funds come directly from your Healthcare FSA
- No PIN required

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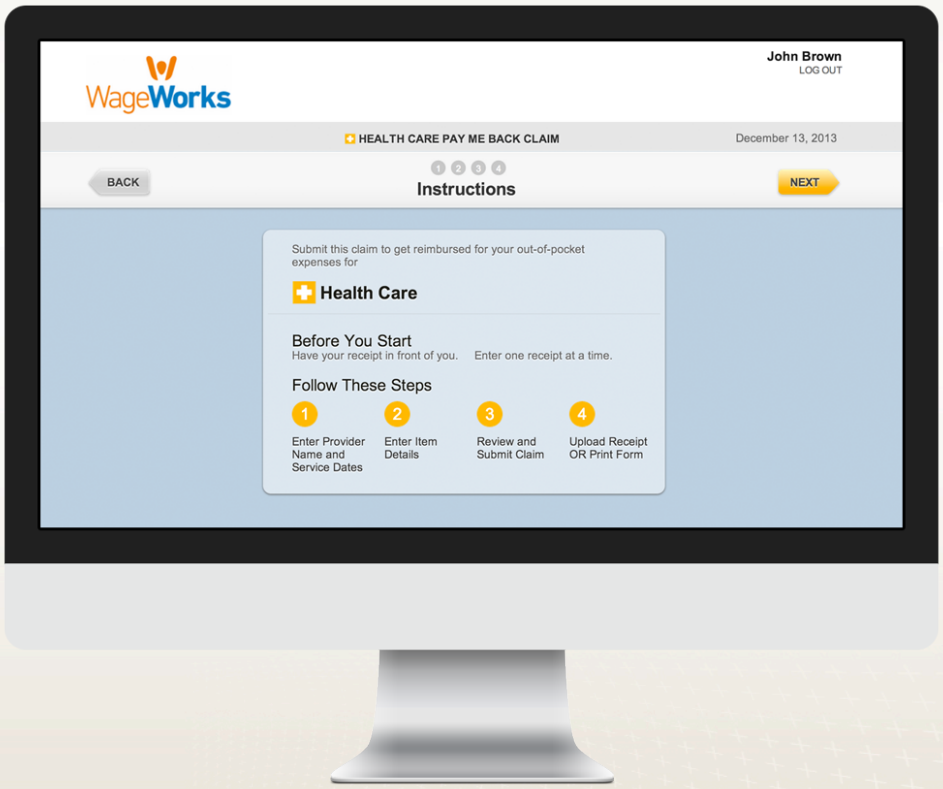
No Card, No Problem

- **Pay My Provider**
  - Pay bills instantly, directly, online
  - Doctor bills, orthodontia and more
- **Pay Me Back**
  - Traditional claims
  - Fast reimbursement



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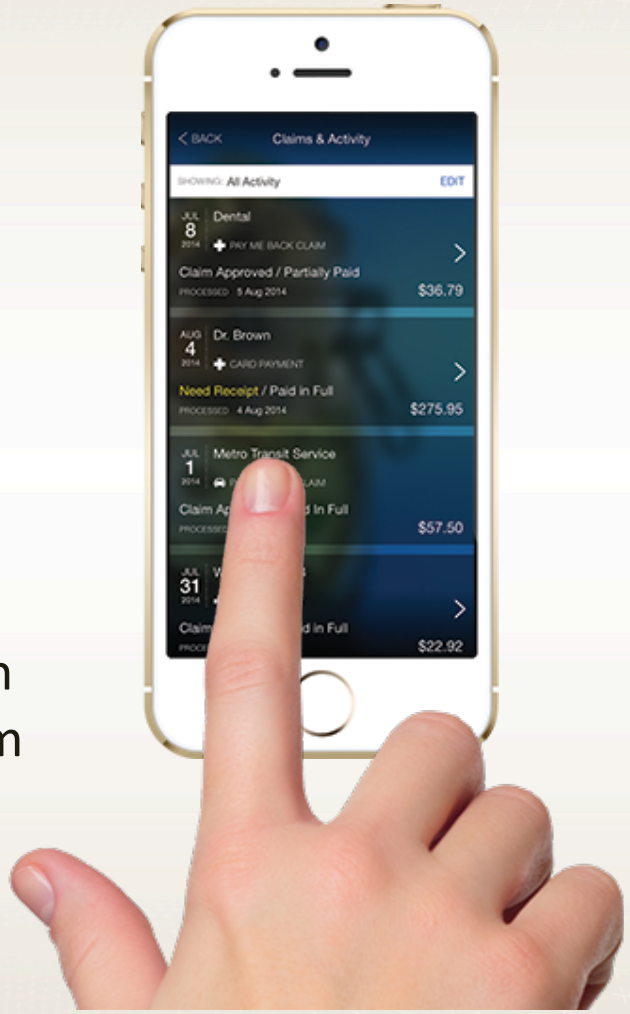
How You Manage It

Use WageWorks EZ Receipts®

- File a claim and get reimbursed quickly
- View transactions and benefit account balances using a single login
- Snap a photo of receipts and submit them for payment
- Receive confirmation emails when claims are received, processed, or paid
- Receive text messages when card verification is required, a transaction is denied, or a claim has been processed



Or online at WageWorks.com

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How Much You Can Contribute

- **Maximum of $2,550**
  - IRS sets the contributions guidelines
  - Contribution limits may change during the year
- **Full amount available on day one**
  - You can access your full election amount on the first day of the new plan year

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Eligible Expenses

Use Your Healthcare FSA to pay for:

- Prescriptions for almost any medical condition
- Prescribed over-the-counter medicines, e.g. aspirin, cough syrup
- Co-payments, co-insurance, and deductibles
- Dental care, both preventive and restorative
- Orthodontia, child and adult
- Vision care, eyeglasses, contact lenses, solutions
- Eye surgery, including laser vision correction
- Counseling and therapy
- Psychology and psychiatry
- Chiropractic care and acupuncture
- See www.wageworks.com/mynewfsa for more

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How You Get It

Enroll online or by phone:

- Follow [Employer Name's] instructions
- Visit [Insert employer's benefits url]
- Or call [Insert employer enrollment phone #]

Don't miss open enrollment.

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Thank you!

WageWorks
everyone benefits®

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