

PAYFLEX®

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.

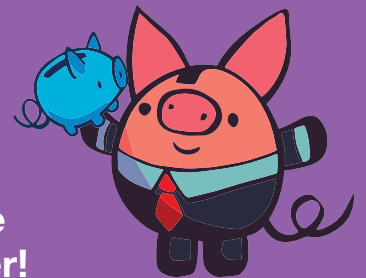
Great reasons to enroll in a health care FSA

- Contribute pretax dollars from your paycheck, up to the Internal Revenue Service (IRS) limit of **\$2,650***
- 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

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.

*These limits are subject to change, and some employers may set a lower limit. Please check your plan details for how much you can contribute.

**You'll need a written prescription for OTC drugs and medicine.

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 (if offered), 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 claims payment deposited directly into your checking or savings account.
- **Pay your provider:** Use PayFlex's online feature (if offered) to pay your provider directly from your account.

Note: Some PayFlex cards are used for certain expenses. Check your plan details to confirm.

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

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.

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.
 - If your plan has a grace period,* you'll have additional days to use your funds.
 - If offered, you may be able to carry over up to \$500 in unused health care FSA dollars to the next plan year. Check your plan details to confirm.
- 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 **1-844-PAYFLEX (1-844-729-3539)**. We're here to help Monday – Friday, 7 a.m. – 7 p.m. CT, and Saturday, 9 a.m. – 2 p.m. CT.

*If your plan allows you to carry over unused health care FSA funds, the grace period doesn't apply.

**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.

This material is for informational purposes only. It doesn't contain legal or tax advice. The information describes the Flexible Spending Account ("FSA") in general terms. FSA plans 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 either after the last day of the plan year or at the end of the grace period if your plan offers one. If your plan allows you to carry over unused health care FSA funds, any unused funds exceeding the carryover amount will be forfeited after the last day of the plan year. 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 payflex.com.

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