

Your Flexible Spending Accounts

savings and convenience, at a glance

Brought to you by **WageWorks®**

Enroll Now.

And save up to 40%* on everyday expenses.

We all buy things like prescriptions, aspirin, and glasses or contacts — not to mention co-pays, child care, and braces. And we all like to save money.

A flexible spending account (FSA) can help you save up to 40%* off the cost of goods and services you purchase every day. And because this FSA from WageWorks is so easy to use, there's no hassle, less waiting — **and no reason to miss out on enrollment.**

Everyday savings

Saving is simple. When you enroll in the program, you set aside some of your pay **before** taxes to use on eligible expenses. The more you put in, the more you can save — up to thousands of dollars.

Easy as money

The WageWorks FSA makes it easy to access your money. Swipe your WageWorks Health Care Card wherever it's accepted to have eligible expenses deducted directly from your health care FSA. Sign up to schedule (Pay My Provider) payments from your health care or dependent care FSA online. Or send in traditional (Pay Me Back) claims for quick reimbursement.

The WageWorks Health Care Card

The perfect way to access your health care FSA funds

The WageWorks Health Care Card (the Card) makes funds immediately available to you for payment of eligible health care services, goods and prescriptions. You can also use your Card at qualified merchants to pay for eligible over-the-counter (OTC) items. In order to accept the Card, a merchant must have an IRS-qualified system that can automatically verify transactions at checkout. While many of your Card transactions will be verified at checkout, you'll still need to hold on to your receipts for tax purposes. For a list of qualified merchants, please visit www.sigis.com.



How your FSA program works

Health Care FSA

You can use the funds you set aside in your health care FSA to pay for a broad array of eligible expenses incurred by you or your eligible dependents.

Dependent Care FSA

If you pay to care for dependents while you're at work, be sure to check out the dependent care option for your FSA. Use it to cover eligible expenses for children and/or elderly dependents such as babysitting, day care and nursery school, and senior day care.

Ready to sign up?

It's easy to enroll — but you have to sign up during your benefits open enrollment period. For details, please see the materials provided by your employer, or talk to your benefits department.

Go to www.getwageworks.com/fsa to learn more.



Tax savings: see for yourself.

How much you save depends on how much you spend on health and dependent care, and on your tax situation. For every \$100 of eligible expenses, most people will save from \$30 to \$40 in taxes. Use the savings calculator at www.getwageworks.com/fsa to estimate your expenses and see for yourself how your savings can add up!

Health Care FSA

ESTIMATED ELIGIBLE EXPENSES	EXAMPLE	YOUR ESTIMATE
Prescription drugs	\$240	
Doctor visits	\$180	
Annual dental plan deductible	\$50	
Dental fillings and crowns	\$200	
Orthodontia (braces)	\$1,800	
Prescription glasses	\$150	
Prescription sunglasses	\$150	
Over-the-counter products	\$240	
Suggested plan year election	= \$3,010	=
Taxes (40%*)	x 0.40	x 0.40
Estimated savings*	= \$1,204	=

Dependent Care FSA

ESTIMATED ELIGIBLE EXPENSES	EXAMPLE	YOUR ESTIMATE
Day care / nursery school	\$3,600	
Summer day care	\$1,400	
Suggested plan year election	= \$5,000	=
Taxes (40%*)	x 0.40	x 0.40
Estimated savings*	= \$2,000	=

* Tax savings amounts are examples provided for illustrative purposes only. They are based on federal, state, and FICA (Social Security) taxes that you do not have to pay through payroll deductions on amounts used to fund your account. Your actual savings may vary depending on your marginal income tax rate, whether you pay state income taxes, and other factors. Some states do not recognize tax exclusions for FSA contributions.

Your Employer and WageWorks

This program is sponsored by your employer and brought to you by WageWorks — the nation's leading provider of consumer-directed savings and spending accounts. WageWorks sets the standard for convenience and flexibility with easy access to your account, no-hassle payment options, comprehensive online tools, and expert support. Millions of employees nationwide enjoy the WageWorks advantage to save money and make smart choices about their health care, dependent care, and commuter expenses.

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Pay for hundreds of expenses – tax-free!

You can use your FSA to save on hundreds of products and services for you and your family. Eligible expenses are defined by the IRS and your employer. Typically, your health care FSA covers:

- ▶ **Prescriptions** for almost any medical condition
- ▶ **Over-the-counter** health care products like allergy medicine, antacid, antibiotics, aspirin... (and that's just through "a")
- ▶ **Co-payments**, co-insurance, and deductibles — but not insurance premiums
- ▶ **Dental care**, both preventive and restorative
- ▶ **Orthodontia**, child and adult
- ▶ **Vision care**, including eyeglasses, contact lenses, and saline solution
- ▶ **Eye surgery**, including laser vision correction
- ▶ **Counseling** and therapy
- ▶ **Psychology** and psychiatry
- ▶ **Chiropractic care**, **acupuncture**, and some other alternative treatments

Your dependent care FSA covers these types of expenses for your eligible dependents while you work:

- ▶ **Babysitting** or au pair services
- ▶ **Before- and after-school** programs
- ▶ **Day care and nursery schools**
- ▶ **Pre-school** programs
- ▶ **Elder care** services
- ▶ **Transportation** (provided by the day care or elder care provider)

For details and hundreds more eligible expenses, visit www.getwageworks.com/fsa.

Questions?

For more information about enrollment, participation, and limitations, see your employer's benefits materials or ask your benefits department. For general information about the program, please visit www.getwageworks.com/fsa. To talk to a trained expert who can help you take advantage of your FSA, call 1-877-WageWorks (877-924-3967) Monday through Friday, from 8 a.m. to 8 p.m. Eastern Time.