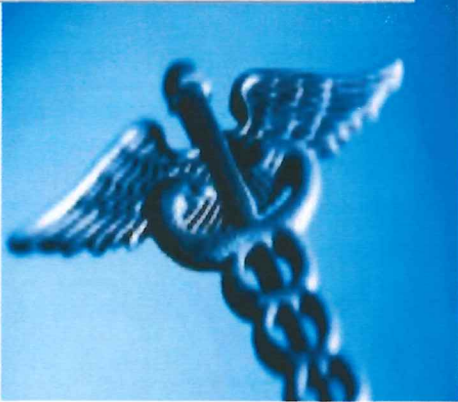


Flexible Spending Account Programs



Thinking about participating in the Flexible Spending Account Programs? Come take a look and see how these valuable programs can benefit you and your family.



The Flexible Benefit Programs are unique because they offer a tax-free solution to pay for medical and child care expenses that you or your family members may incur during the course of the year. FlexSave makes it convenient to access these funds with our FlexSave MasterCard. Keep in mind the medical and child care plans are separate accounts. You can enroll in one or the other or both plans if you need to.



www.flexsaveamerica.com

The Three Programs Offered Are:

- Flexible Spending Account (FSA)
- Limited FSA (LFSA)
- Dependent Care Account (DCA)

How the FSA Works:

The FSA is an account that allows you to set aside up to \$3050 of pre-tax money to pay for you and your covered dependent's medical expenses. Covered dependents include your spouse and any children up through the end of the tax year of their 26th birthday. The FSA is pre-funded which means your full annual election is available for use on the first day of the year.

Your FSA funds are conveniently accessible via point-of-sale access with our FlexSave Debit Card or through claim reimbursements. Use your FlexCard at the:

- Pharmacy
- Hospital
- Doctor's Office
- Urgent Care
- Optometrist
- Chiropractor
- Dentist

How the LFSA Works:

The LFSA is much like the FSA. Both plans are prefunded and tax-free but the LFSA is for dental and vision expenses, only. This plan is only available to those who enrolled in the High Deductible Health Plan and are enrolled in a Health Savings Account (HSA).

The LFSA is designed to promote savings in your HSA while allowing you the prefunded convenience to pay for larger expenses such as glasses, contacts, braces and minor/major dental work.

Important Dates to Remember:

Your plan year begins January 1st and ends on December 31st, however, if you have any funds remaining at the end of the year, you will be granted an additional 2.5 months to incur expenses and apply them to old balances. This extension of time essentially increases your plan year to 14.5 months.

How the Dependent Care Account (DCA) Works:

The DCA is an account that allows you to set aside up to \$5000 of pre-tax money to pay for eligible child care expenses. It's not prefunded like the medical FSA but the tax savings can go a long way towards your child care expenses.

Expenses That Qualify Under the FSA:

- Acupuncture
- Alcohol/Drug Treatment
- Ambulance Service
- Band-aids
- Birth Control
- Blood Pressure Monitors
- Blood Sugar Monitors
- Blood Sugar Test Strips
- Breast Pumps and Accessories
- Chiropractic Care
- Co-insurance/Co-pays
- Contact Lenses & Solutions
- Deductibles
- Dental Fees
- Dental Implants
- Denture Adhesives
- Dermatology
- Durable Medical Equipment (with letter of medical necessity)
- Glasses
- Hearing Aids and Batteries
- Hospital Services
- Hot and Cold Packs
- Immunizations/Vaccinations
- Injections
- Insulin
- Optometrists/Ophthalmologists Fees
- Over-the-counter drugs/medications
- Oxygen
- Periodontal Fees
- Physical Exams
- Physical Therapy
- Physician Fees
- Pre-natal Care
- Prescriptions
- Psychotherapy
- Syringes
- Thermometers
- Transportation Expenses to and from appointments (subject to change)

Expenses That Qualify Under the DCA

- Latchkey Programs (before and after school)
- Licensed Day Care facilities
- Camps (excluding overnight camps)
- Child Care Providers that come to your home
- Pre-School
- Pre-K
- Nursery School

Expenses That Do NOT Qualify Under the DCA:

- Uniforms
- Field Trips
- Meals
- Kindergarten level and above
- Children 13 years of age and older
- Pre-paid fees
- Swimming lessons

FlexSave Web Access:

Online access is a safe and convenient way to access your FlexSave account. Online features include:

- View Transaction History
- Shop FSA Items
- Check Balances
- Upload Substantiation
- Submit Claims
- Order Replacement Cards
- Add/Change Demographic Information

FlexSave Mobile



Available on the
App Store

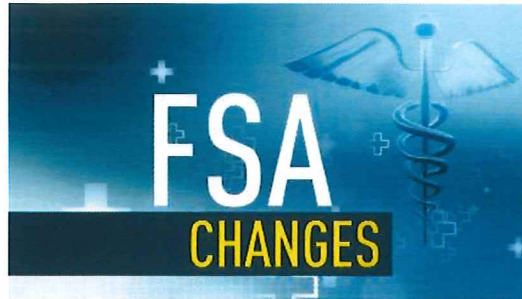


ANDROID APP ON

Google™ play

Both FlexSave Mobile Apps are available on the App Store and Google Play for free download. Conveniently access your FlexSave account from your Smartphone or Tablet. From both apps, the user can:

- Request Reimbursement
- Upload Receipts
- Check Balances
- View Notices
- View Transaction History



Over the Counter Drugs and Medications:

Allergy and sinus medicine	Actifed, Benadryl, Claritin, Sudafed, Allegra
Antacids and acid reducers	Mylanta, Pepcid AC, Prilosec, TUMS, Zantac
Antidiarrheal and laxatives	Ex-Lax, Imodium A.D., Kaopectate
Antifungal creams	Lamisil AT, Lotrimin AF, Micatin
Anti-itch lotions and creams	Benadryl Cream, Calamine Lotion
Aspirin and pain relievers	Advil, Excedrin, Motrin, Tylenol
Cold and flu medicines	Afrin, Nyquil, Theraful
Cough suppressants	Robitussin, Vicks 44
Diaper rash ointments	Balmex, Desitin
Digestive aids	Lactaid, Lactase, Beano
Feminine hygiene products	Tampons, Pads, Feminine Wipes
First aid creams and sprays	Bactine, Neosporin
Hemorrhoid treatments	Preparation H, Hemorid, Tronolane
Liniments	BENGAY, Flexall
Menstrual cycle medicines	Midol, Pamprin, Premsyn PMS
Motion sickness medicines	Dramamine, Marezine
Nicotine gum, lozenges, patches	Nicoderm CQ, Nicorette
Respiratory treatments	Primatene, Vicks Vapor Rub
Sleep aids	Sominex, Tylenol PM, Unisom Sleep Tabs
Teething pain relievers	Orajel

When you pay for over the counter drugs with your FSA card, it's like shopping with a 25% coupon because your FSA funds are pre-tax. So sign up today and pay for the things you buy anyways to take advantage of your tax savings.

