



Invest in your health with a  
**Flexible Spending Account**

Proprietary and confidential

# Your Medical Flexible Spending Account (FSA)

## Making it easier to manage health care

- Expense account that works with your health plan
- Set aside a portion of pretax payroll
- Pay qualified medical costs, tax-free
- Save 10% to 40% on medical care and treatment costs, depending on tax bracket<sup>1</sup>

<sup>1</sup> Depends on your income tax bracket. Consult a tax advisor for more information.



# How your FSA works

- Estimate next year's out-of-pocket costs
- Equal portions deposited from your paycheck
- Total amount is available day one
- Estimate only what you think you will use.<sup>1</sup>
- A spouse in another plan may also open an FSA
  - Each account up to \$2,600 limit
- Convenient FSA debit card to pay providers

<sup>1</sup> Depending on how your employer sets up the account, money may be forfeited at the end of the plan year or grace period





# Meet Susan

## Single parent with 1 child

Annual salary	<b>\$58,000</b>
FSA maximum contribution	<b>\$2,600</b>
Taxable income	<b>\$55,000</b>
Estimated tax rate <sup>1</sup>	<b>25%</b>

<sup>1</sup> Assumes Susan pays 25% of her income in federal, State and social security taxes. Actual tax savings will depend on your contributions, applicable State tax rates and your personal tax situation. Please consult your tax adviser for details.

*The Susan's story is a hypothetical example for purposes of illustration only.*



# Qualified medical FSA expenses

## Expenses you can pay for:

- Medical treatment or care
- Costs not covered by health plan:
  - Out-of-pocket
  - Co-pays, co-insurance
  - Prescription drugs
- Health expenses not included in your health plan:
  - Dental and vision care

## These you can't pay for:

- Expenses not related to medical treatment or care
- Over-the-counter medicine
  - Non-prescription drugs
  - Supplements
- Health insurance premiums

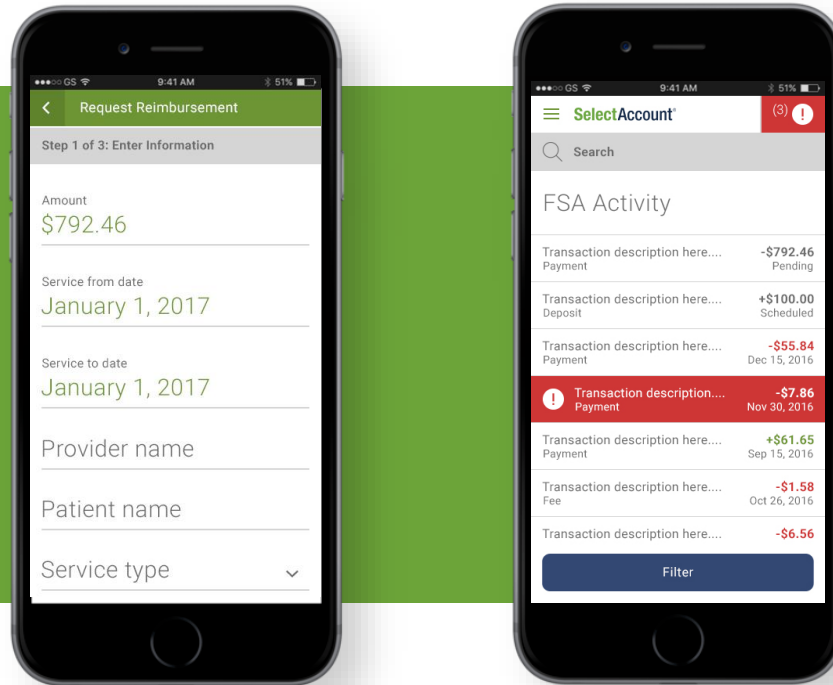
**Always save your receipts to ensure proper validation of expenses, as required by the IRS.**

# After you're enrolled



- Receive your SelectAccount I.D. by mail
- Register at [SelectAccount.com](http://SelectAccount.com)
- Receive your debit card by mail
- Get the mobile app
- Pay providers with your debit card or submit claims for reimbursement

# Manage your FSA at SelectAccount.com



- View account activity and check balances
- Download forms and upload receipts
- Request additional debit cards

# Let's get started

Our expert service  
team is ready to help.



800-859-2144  
Monday thru Friday  
7 a.m. to 8 p.m. CST



SelectAccount.com



# Thank You!