



Invest in your family with a
Flexible Spending Account

Proprietary and confidential

Your Flexible Spending Accounts (FSA)

Making it easier to manage dependent care costs while you work.

- Expense accounts that help you pay qualified medical and dependent care expenses tax-free
- Set aside a portion of pre-tax payroll
- Save 10 to 40% on these costs, depending on tax bracket

¹ Depends on your income tax bracket. Consult a tax advisor for more information.



How your FSAs Work

- Estimate next year's eligible medical and dependent care costs
 - Employer opens an FSA for you
 - Equal portions deposited from your paycheck:
 - Money for medical FSA is available day one
 - Money for dependent care is available when deposited
 - Estimate only what you think you will use¹
 - A spouse in another plan may also open an FSA:
 - Medical FSA – each can be up to \$2,600²
 - Dependent Care FSA – combined limit is \$5,000
 - Submit claims for reimbursement – online or by faxing
- ¹ Depending on how your employer sets up the account, money may be forfeited at the end of the plan year or grace period
- ² Total amount contributed for each account cannot exceed \$2600



Meet the Garcia's

Two parent family of 4

Maria's annual salary	\$46,000
Carlos' annual salary	\$42,000
Taxable income	\$88,000
Medical FSA contribution	\$1,200
Dependent care FSA contribution	\$5,000
Taxable income with FSAs	\$81,800
Estimated tax rate	25%



Qualified medical expenses

Expenses you can pay for:

- Qualified medical treatment or care
- Costs not covered by health plan:
 - Out-of-pocket
 - Co-pays and co-insurance
 - Prescription drugs
- Certain 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.

Qualified dependent care expenses

To allow you to work, these expenses you can pay for:

- Licensed day care facilities
- Licensed pre-school and after-school programs
- In-home care services
- Elder care
- Special day camp expenses

These you can't pay for:

- Kindergarten or school tuition
- School lunches and food items
- School activity fees
- Overnight camp

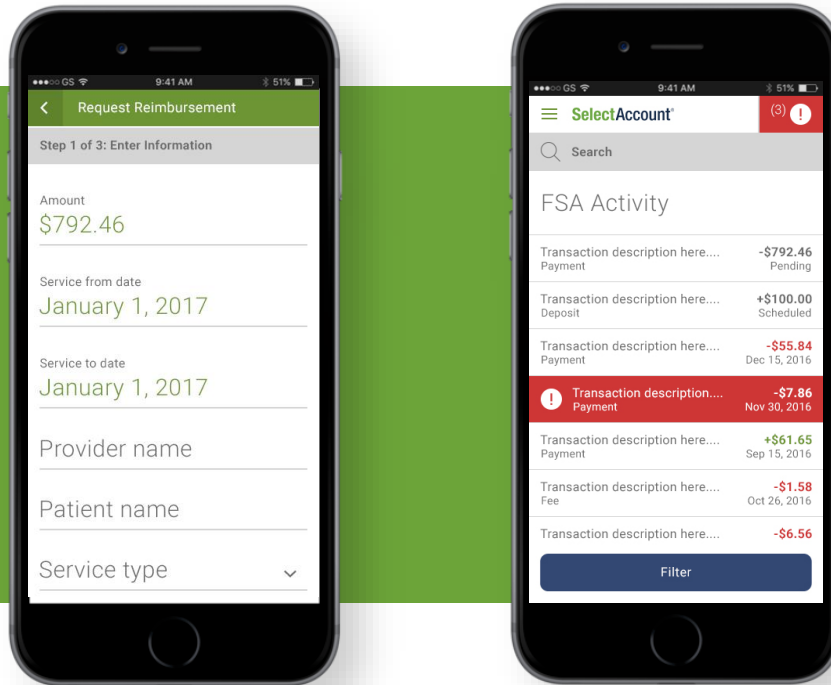
Always save your receipts to ensure proper validation of expenses, as required by the IRS.

After you're enrolled



- Receive your SelectAccount I.D. by mail
- Register at SelectAccount.com
- Receive your debit card by mail
- Get the mobile app
- Pay dependent care providers and submit claims for reimbursement
- Pay medical providers with debit card

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!