

# Flexible Spending Account

## Open a WageWorks Flexible Spending Account (FSA) and watch your savings grow.

### Save between 25% and 40% on everyday expenses.

Open a WageWorks Flexible Spending Account (FSA) during open enrollment and good things happen. You have money ready for eligible expenses not covered by your insurance, saving you 25% – 40%.

### How FSAs work.

You can sign up for an FSA during open enrollment. Each paycheck, you set aside some of your pay, before taxes, to use for eligible expenses. This is how you save money: \$100 put into your FSA is \$100 to spend on eligible expenses. Without an FSA, you pay taxes, leaving \$60 or \$75 to pay for the same eligible expenses.

### Use the take care® Card.

Use your **take care®** Card instead of cash or credit at health care providers and pharmacies for eligible services, goods and prescriptions. Typical expenses include co-pays for doctor visits and prescriptions, dental and orthodontia expenses, vision care, prescribed over-the-counter (OTC) drugs and medications and non-drug OTC items and devices.

### Using your FSA is easy.

When you elect a health care FSA, your account is funded with the full amount you've chosen at the beginning of the year. As soon as that happens, it's ready to use for eligible expenses. Throughout the year, you "pay your account back" with pre-tax contributions from your paycheck. Accessing your account is easy:

- ▶ **take care® Card.** Use it instead of cash at health care providers and wherever accepted for health-related services and health expenses.
- ▶ **Pay Me Back.** File a claim online, by fax or mail for reimbursement.
- ▶ **On the Go.** Use our mobile website to view your account information.

You can also choose a WageWorks Dependent Care FSA to help with the cost of care for eligible children or aging parents while you are at work. A dependent care FSA works a lot like a health care FSA, but your account is funded each payroll period, so funds are available as contributions are taken from your paycheck.

## Sign up during open enrollment.

Saving up to 40%  
on health expenses.

Awesome.

That's exactly what I need.



