

FLEXIBLE SPENDING ACCOUNTS

More than 420,000 Feds use pre-tax dollars to save an average of **30%** on their family's health care and dependent care expenses.

When your insurance only covers part of an expense, or doesn't cover it at all, you're stuck with the bill. Joining FSAFEDS is like getting a **30% discount** on what you, your spouse, and your eligible children under 26 spend on:

Prescriptions

Deductibles & copayments

Office visits

Lab tests

Ambulance

Transportation (if it's a purely medical trip)

Eyeglasses

Prescription sunglasses

Contact Lenses

Laser eye surgery

Orthodontics

Birth control pills

In vitro fertilization

Massage Therapy

Sunblock

First aid kits

Diabetes testing supplies

Hand sanitizer

Wheelchairs and walkers

And more!

You can also use FSAFEDS pre-tax dollars to save about **30%** on your **family's dependent care expenses**. It's like a 30% discount on:

For your children under age 13:

- Day care
- Summer day camp
- Babysitting
- Before and after school care
- Housekeeper whose duties include child care

Non-medical care for any adult who is mentally or physically incapable of self-care, who you claim as a dependent on your tax return, and who lives with you, such as your:

- Parent, grandparent, or in-law
- Spouse, sibling, or adult child

You file claims by mail, fax, or online. Some insurance plans will file claims automatically for you. FSAFEDS quickly reimburses you for these expenses with pre-tax dollars you've set aside from your pay.

- The annual contribution minimum is \$100 for each kind of FSAFEDS account
- Health care participants have until December 31st to incur eligible expenses and can carry over up to \$500 of unused funds into another health care account in the subsequent year if requirements are met
- Dependent care participants have a grace period of an additional 2 ½ months (January 1 through March 15) to continue to incur eligible expenses against their prior year balance if requirements are met. Dependent care participants cannot carry over funds from one benefit period into another
- You can enroll during the Federal Benefits Open Season and must actively re-enroll each year to remain enrolled

MORE INFO: www.FSAFEDS.com or 1-877-372-3337

For complete information, including terms and conditions, please visit www.FSAFEDS.com.

