

Instant Access To Your FSA With The FlexCard

Saving money with the FSA is faster and easier with the FlexCard! The FlexCard works much like a MasterCard® debit card. The amount of your annual contribution to the FSA is loaded into the card. When you incur an eligible FSA expense, you simply present the card for payment at the point-of-service and the fees are deducted directly out of your FSA. Your Flexcard will work for both Healthcare and Dependent Care Flexible Spending Accounts. Please keep in mind the DCFSA does not allow your reimbursement to exceed your year-to-date contribution. (Receipts for all expenses paid via the FlexCard should be saved in the event you are asked for claim verification).



Planning - The Key To FSA Success

At the end of the plan year any unused dollars left in your FSA account will not be refunded to you. This is easily overcome with some simple planning before deciding what your annual FSA contribution will be. Plus, because you have Online Access to your FSA, 24-hours a day / 7-days a week, you'll always know how much is in your account and how long you have to spend it. Use the following as a guideline when determining what your annual contribution will be.

Worksheet for Estimating Eligible FSA Expenses	
Co-Pays and Deductibles	\$
Prescriptions Co-Pays and Deductibles	\$
Other Medical Expenses (Lab Fees, Chiropractor, Blood Pressure & Diabetes Testing Supplies, Fertility & Obstetrical Fees, etc.)	\$
Dental Care (Office Visits, Orthodontia, Root Canals, Crowns, etc.)	\$
Vision Care (Eye Exams, Eyeglasses, Contact and Solutions, Eye Corrective Surgery, etc.)	\$
Dependent Care (Daycare Expenses and Elderly Care Expenses)	\$
Total Estimated Healthcare and Dependent Care Expenses:	\$

Once you have calculated your expenses, multiply that amount by 25% (an average tax bracket) to see the estimated annual tax savings you will receive by participating in the Flexible Spending Account benefit.

Estimating Tax Savings	
Total Estimated Healthcare and Dependent Care Expenses:	\$
Multiply by 25% (conservative tax estimate)	\$
Estimated Tax Savings	\$