



## Save up to \$990 on medical expenses this year!

Participating in an FSA is like receiving a 30% discount from your medical providers.

### How does an FSA work?

A medical FSA is a flexible spending account that allows you to set aside pre-tax dollars for eligible medical, dental, and vision expenses for you and your dependents.

Choose an annual election amount, up to **\$3,300\***. This amount will be deducted from your paychecks in equal installments throughout the year. Your full election will be available for spending on the first day of the plan year!

### Why should I enroll in an FSA?

Almost everyone has some level of out of pocket medical costs. If you expect to incur medical expenses, you'll want to take advantage of the savings this plan offers.

Money contributed to a healthcare FSA is free from federal and most state taxes. On average, participants enjoy a 30% tax savings on their annual contribution, saving up to **\$990** per year!

### Limited Purpose FSA

for HSA participants

You can't contribute to an HSA and full purpose FSA within the same plan year. Instead, you can contribute to a limited purpose FSA, which covers dental and vision expenses. This will help you preserve your HSA funds for other purposes, including saving for the future.

### Helpful hints...

- Your election can only be changed during the plan year if you experience a qualifying event.
- Save your receipts. You may need itemized invoices to verify card swipes or for claim reimbursements.
- If your employment terminates, your account will be terminated.
- Be sure to spend your FSA funds, as unused funds will be forfeited at the end of the plan year.



### Spending your FSA funds

Swipe your Flex Facts debit card to pay for eligible expenses or pay with your personal funds and submit a claim for reimbursement.



### Common eligible expenses

- Copays, deductible, coinsurance
- Doctor office visits, lab work, x-rays
- Hospital charges
- Dental and orthodontia
- Vision exams, glasses, contact lenses, laser vision correction
- Physical therapy
- Chiropractic care
- Medical supplies and first aid kits
- Rx and over-the-counter meds
- And much more...

Visit <http://fsastore.com/FlexfactsEL> for full list.



### Download our app

Search 'Flex Facts' on the App Store or Google Play.

\*based on 2025 IRS Contribution Limit.

Please note: Your employer may limit the maximum annual limit to a lesser amount.