

Don't Think A
Flexible Spending Account
Is Right For You?

Think Again



Save time,

**With the Benny™
Prepaid Benefits
Card, your FSA is:**
Cash flow friendly -
No cash to pay at
the time of
purchase
Easy - Simply a swipe
of the Card
Convenient - No
forms to fill out
Fast- Funds auto-
matically deducted
from your FSA
Simple to track -
Your current balance
available online 24/7
What are YOU
waiting for?
Sign up now and let
your savings begin!

Yes, it's that time of year again, and a Health Care Flexible Spending Account (FSA) is being offered as part of your benefits program. Access to your FSA will be as easy as a swipe of a Card, and the more you use your FSA, the more you save. So, if you haven't considered an FSA in the past, it pays to take another look.

An FSA adds spendable income.

Let's face it, you work hard for your money and you want to keep as much of it as you can. A Health Care FSA helps you do just that!

You elect to have your annual health care contribution deducted from your paycheck each pay period in equal installments throughout the year- before federal income, state income (in most cases) and Social Security taxes are taken out. So every dollar you put in your FSA is tax-free, spendable income.

An FSA covers many expenses!

Your tax-free FSA dollars are ready to pay for health-related, out-of-pocket costs not covered by your insurance for you, your spouse and dependents - things like copayments, deductibles, prescriptions, dental bills and vision expenses. And don't forget eligible over-the-counter (OTC) items. Even if your annual health care expenses are just a couple hundred dollars, an FSA can keep more money in your wallet.

Did you know?

The average family of four in the U. S. can expect to pay close to \$2,420 each year on out-of-pocket expenses like doctor visits, prescription copays, dental work and new glasses - or an unexpected hospital stay..

If that \$2,420 goes into a Health Care FSA, a family can save over \$600 in taxes.

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Your FSA includes Benny, the fast and easy way to access your account.

And how do you get your Benny?

*Look for
details
during open
enrollment,
or ask your
Human Resource
representative for*

An FSA is a good idea, and here's a feature that makes it even better- the Benny™ Prepaid Benefits Card. Benny contains the value of your annual health care FSA election amount, so you can use Benny to pay for eligible medical expenses such as:

- Covered prescription copayments and deductibles*
- Health plan deductibles and coinsurance*
- Doctor and emergency room copayments*
- Orthodontics*
- LASIK surgery and eyeglasses*
- Coinsurance*
- Out-of-pocket dentist or other provider fees*
- Patient due balances*
- Mail service and online prescriptions co-pays and deductibles*
- Over-the-counter (OTC) items (if covered by your plan) at pharmacies and participating supermarkets and discount stores*

Say hello to Benny, and good-bye to "paying twice."

Using the Benny™ Prepaid Benefits Card helps you keep cash in your wallet. You'll never "pay twice" with Benny - first from your paycheck into your FSA and then again at time of purchase. You'll have no claim forms to complete and you won't have to wait to get a check in the mail. You can check balances or account details anytime - online or with a quick phone call.

*Simply present Benny at participating locations that accept MasterCard® or Visa®. The amount of your eligible expense will be automatically deducted from your account. If you use Benny at participating pharmacies, discount stores and supermarkets, in most cases you won't be asked to submit receipts for those purchases. **(DON'T FORGET! Always save receipts for FSA purchases made with Benny as you may be asked to submit receipts to verify that your expenses comply with IRS guidelines.)***

Already have an FSA? Perhaps now is the time to increase your contributions. If you're not currently participating in a health care FSA, now's the time to enroll. An FSA is a valuable benefit - and Benny can make it even better. For more information see your enrollment materials.



more information.