

FSA

Flexible Spending Accounts



DID YOU **KNOW?**

When asked how employees
decide contribution amounts to their
tax-advantaged accounts

56%

found it valuable to review their
previous spending habits.



WE MAKE SAVING **EASY**

ConnectYourCare is your health care account administrator, offering the most advanced and user-friendly solutions.



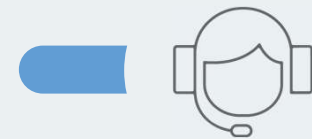
Online and mobile
account access



Easy access
to funds



Payment card



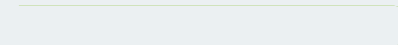
24x7 live
customer support

ENROLLMENT TIPS

Check your
enrollment dates

Select FSA for
year-round savings
and benefits

Use your account
throughout the year



WHAT IS AN **FSA**?

A **Health Care Flexible Spending Account (FSA)** is an account that allows you to use pre-tax dollars to pay for qualified health care expenses.

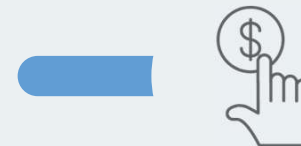
A **Dependent Care FSA** is a welcome money saver for today's working parents, allowing you to set aside pre-tax money for eligible dependent day care expenses so you can work.



USE
Multiple uses



SAVE
Pre-tax savings



ACCESS
Easy mobile and online access

WHY DOES AN FSA **ROCK**?

Cha ching!



Expenses covered



Pre-taxed



Bigger paycheck

HOW MUCH CAN YOU **SAVE?**

How it works: Assume Mike earns \$45,000 a year and contributes \$2,000 to his FSA.

	With FSA	No FSA
Annual Pay	\$45,000	\$45,000
Pre-tax FSA Contribution	\$2,000	\$0
Taxable Income	\$43,000	\$45,000
Federal income and Social Security Taxes	\$12,750	\$13,343
After-tax dollars spent on eligible expenses	\$0	\$2,000
Spendable income	\$30,251	\$29,658
Mike's Tax Savings	\$593	\$0



Sample tax savings, actual savings will vary based on your individual tax situation.

WHAT MAKES AN FSA **DIFFERENT**



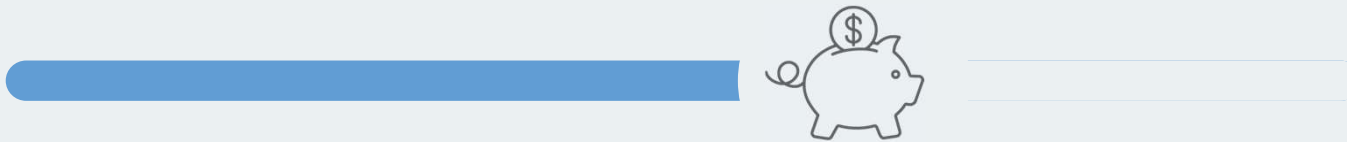
Peace of mind



Confidence



Cash flow



MAKING IT BETTER FOR YOU

How does an FSA through ConnectYourCare work?



Secure mobile technology



Information



Communication



Accessibility



HOW CAN I USE MY **FSA?**



Fund your account — Decide how much to contribute during enrollment. Pre-tax funds are deducted from your paycheck.



Online and mobile app — When you don't use your card, easily submit payment requests online or on your mobile app. Snap a picture of your documents and quickly upload.



Payment card — You will get a payment card to pay for health care expenses.



Help is here — Questions? We're available 24/7.

WHAT'S COVERED UNDER AN **FSA?**

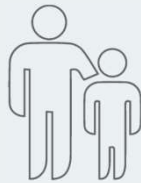
- Acupuncture
- Ambulance
- Artificial limb
- Birth control pills
- Blood pressure monitoring
- Breast pumps
- Chiropractic care
- Contact lenses
- Dental treatment
- Dentures
- Diagnostic services
- Drug addiction treatment
- Eye exam
- Eye glasses
- Family planning items
- Feminine care products
- Fertility treatment
- Flu shot
- Hearing aids
- Hospital services
- Immunization
- Insulin and diabetic supplies
- Laboratory fees
- Laser eye surgery
- Medical testing devices
- Nursing services
- Orthodontia (not for cosmetic reasons)
- Over-the-counter (OTC) treatments
- Physical exam
- Physical therapy
- Prescription drugs
- Psychiatric care
- Surgery
- Sunscreen
- Wheelchair, walkers, crutches and canes

WHAT IS A DEPENDENT CARE FSA?

A **Dependent Care FSA** is a tax-advantaged account that allows you to use pre-tax dollars to pay for eligible child and elder care while you work.



Before or after school care



Care of a child under age 13 at day camp, preschool, or by a private sitter who lives in your home eight hours a day



Care of an incapacitated adult who lives with you eight hours a day



Expenses for an in-home employee whose duties include caring for a dependent

MAKING THE MOST OF YOUR **FSA**

Throughout the year



Know your plan
deadlines



Spend your funds,
don't lose them



Use the marketplace

ONLINE PARTICIPANT **PORTAL**



Online access to:

- Account balances
- Transaction history
- Reimbursement requests
- Pay your provider
- Update personal information
- Health education and wellness tools
- FAQs, guides and tips

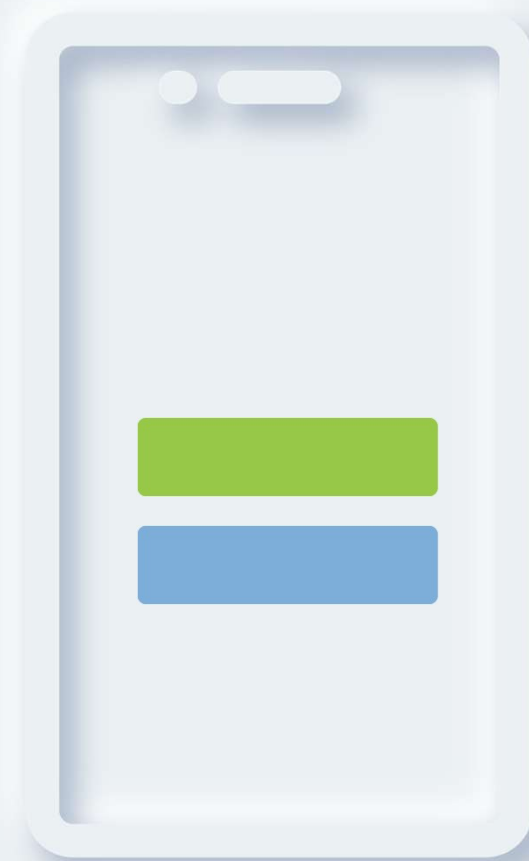
MOBILE SOLUTIONS

myCYC[®] Mobile app

- Available for Android and iOS devices
- Account balance, alerts and transaction history
- New payment requests
- Tap to call Customer Service
- Upload claim documentation with your device's camera

Mobile alerts

- Request and receive account information and alerts via text message
- Sign up for this feature through your online account



PAYMENT CARD FOR HEALTH **FSA**



Easiest way to pay!

- Accepted at qualified care locations
- Pay for qualified health care expenses, deducts from your FSA
- No need to pay upfront and wait for reimbursement
- Multiple CYC accounts are accessible with the same card (if offered by your employer)

BEST-IN-CLASS CUSTOMER **SERVICE**

Available 24/7, 365 days a year



Live customer service



Chat



Automated phone assistance



Online & Mobile Alerts

COMMON QUESTIONS



When can I request reimbursement?



How will I be able to access my account funds?



Will I have to submit documentation for card payments?

GET STARTED NOW
WITH YOUR
CONNECTYOURCARE FSA!

