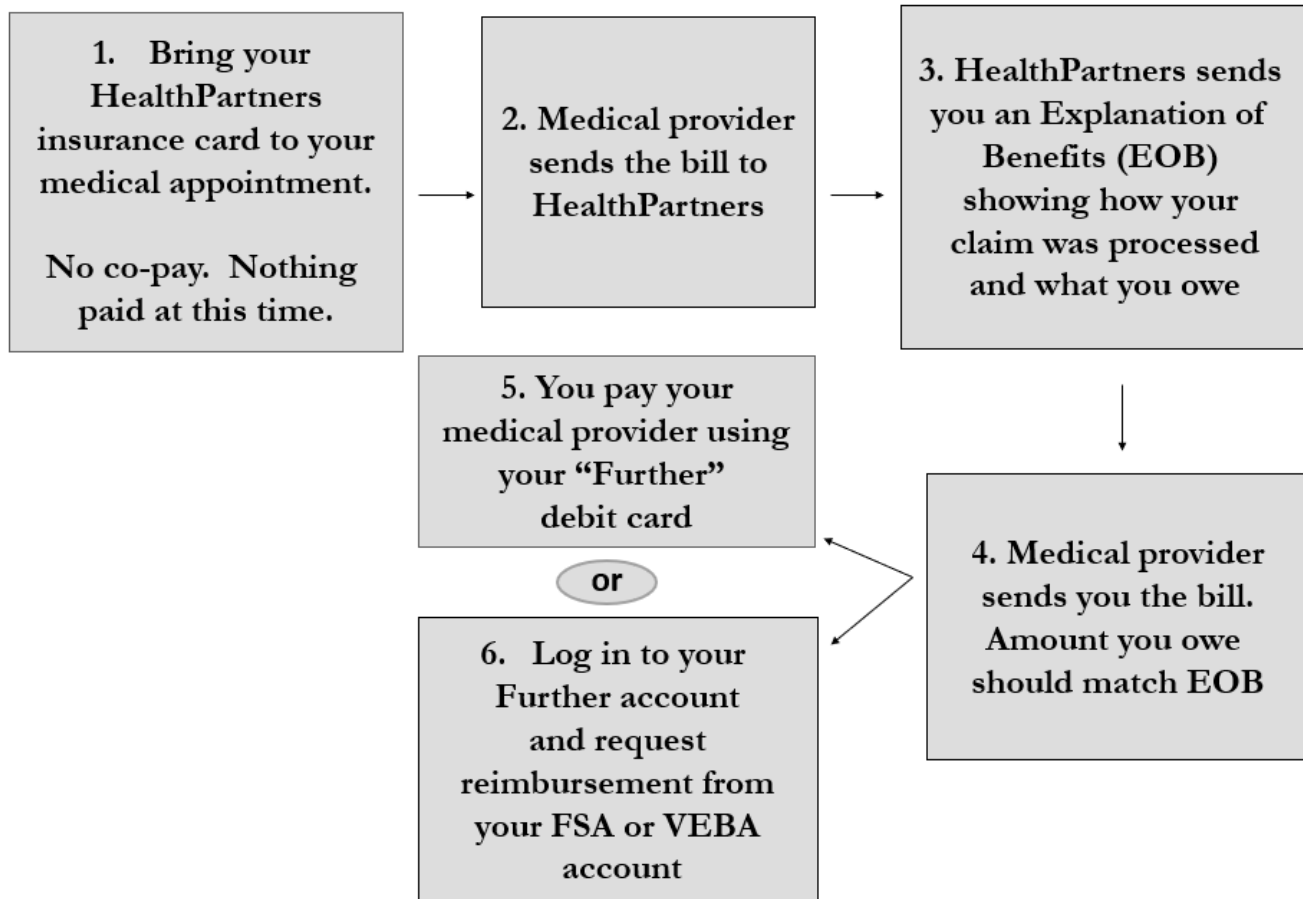


Payment Process



Know the differences ...

VEBA

- District funded into an interest earned account
- Use for eligible medical and dental expenses, post-employment insurance and long-term care premiums
- Your VEBA account balance rolls over year to year and stays with you after resignation or retirement
- Can only spend up to the balance in your account

Medical Flexible Spending Accounts

- You fund an FSA account through payroll deduction
- Only up to \$500 of an unused medical FSA will carry over to the next plan year
- Medical FSA funds are available immediately
- To participate in an FSA you MUST enroll every year