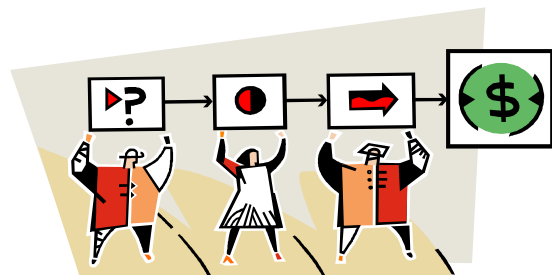


ENROLLED IN A HEALTH SAVINGS ACCOUNT?

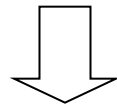


NEW TO HSA? Read below.

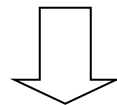
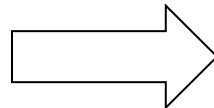
You are not eligible to contribute to your new HSA until your full use Flexible Spending Account (FSA) has come to the Plan Year end and the account has a zero value.



YOU CAN ONLY SIGN UP FOR



Limited Flexible Spending



HOW do I get a copy of my EOB?
Call the 800# on the back of your insurance card or log onto your health plans website and download a copy.

DO...

DO SAVE for vision and dental expenses in your Limited Flex instead of using your valuable HSA contribution for items that do not track towards your health plan deductible.

If you have incurred \$1,500.00 / individual \$3,000.00 / family in medical expenses that have tracked towards your High Deductible Health Plan: send ABS your explanation of benefits (EOB) that shows you have met these dollar values. Now ABS can open your account to accept medical claims from the date you reached the deductible until the end of the plan year, no longer limiting the plan to just vision and dental.

DO remember the debit card will only work at dental or vision facilities.

DON'T....

DON'T PLAN on using your Limited (LMT) account for medical claims immediately – only after you have met the \$1,500.00/ \$3,000.00 in deductible medical expenses.

DON'T PLAN on changing your account mid-year if you change health plans. Changing health plans is not a qualifying event to make a change in your Section 125 Plan.