

The Basics

of a Health Care Flexible Spending Account



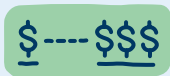
Get more bang for your buck with an FSA.

So here's the deal. A flexible spending account — or FSA — is a great benefit available to you. Every health plan has out-of-pocket costs, and you can use the funds in your FSA for medical, dental, and vision costs, prescriptions, some over-the-counter items, and other qualified medical expenses.

The best part?

It saves you money. If your contribution is taken from your salary before taxes, it reduces your overall taxable income.* It's simpler and more convenient than you might think.

*If your employer adopted a Section 125 plan, you can make an annual election on a pre-tax basis to contribute to your FSA for the year.



PAY WHAT YOU WANT

You choose your annual election, or how much to contribute for the year, and it gets deducted evenly from each of your paychecks and put into your FSA.



ALL PRE-FUNDED

Even though your contribution is taken out one paycheck at a time, you get access to the entire election amount in the beginning of your plan year, and you can use it as soon as you need it. Your FSA balance doesn't roll over year to year. However, depending on how your FSA is set up, some of your FSA balance may roll over, or you may have extra time to submit expenses at the end of the year.



PAY HOW YOU WANT

You can use FSA money to pay providers directly — or you can use it to pay yourself back for qualified medical expenses that you already paid for out of pocket.



FAMILY FRIENDLY

A health care FSA can be used for qualified medical expenses for you and your eligible dependents — even if they aren't on your medical plan. So it's good for the whole family.



EASY ACCESS

The FSA app and member website give you quick access to your FSA information. You can even sign up for text or email alerts. If you need a hand with something, just call the Member Service team. Most FSAs offer a debit card option, making payment as easy as one swipe.

Ready to learn more?

Visit HighmarkSpendingAccounts.com for helpful videos, a tax savings calculator, an eligible expenses list, and other FSA details.

POTENTIAL SAVINGS

Tax Rate	Annual FSA Contribution	Your Estimated Annual Tax Savings*
12%	\$2,850	\$703
22%	\$2,850	\$988
24%	\$2,850	\$1,045
32%	\$2,850	\$1,273

*For illustrative purposes only. Savings calculations are based on the federal tax rate listed in the table, 5% state tax, and 7.65% FICA. Your tax situation may be different. Consult a tax advisor.

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