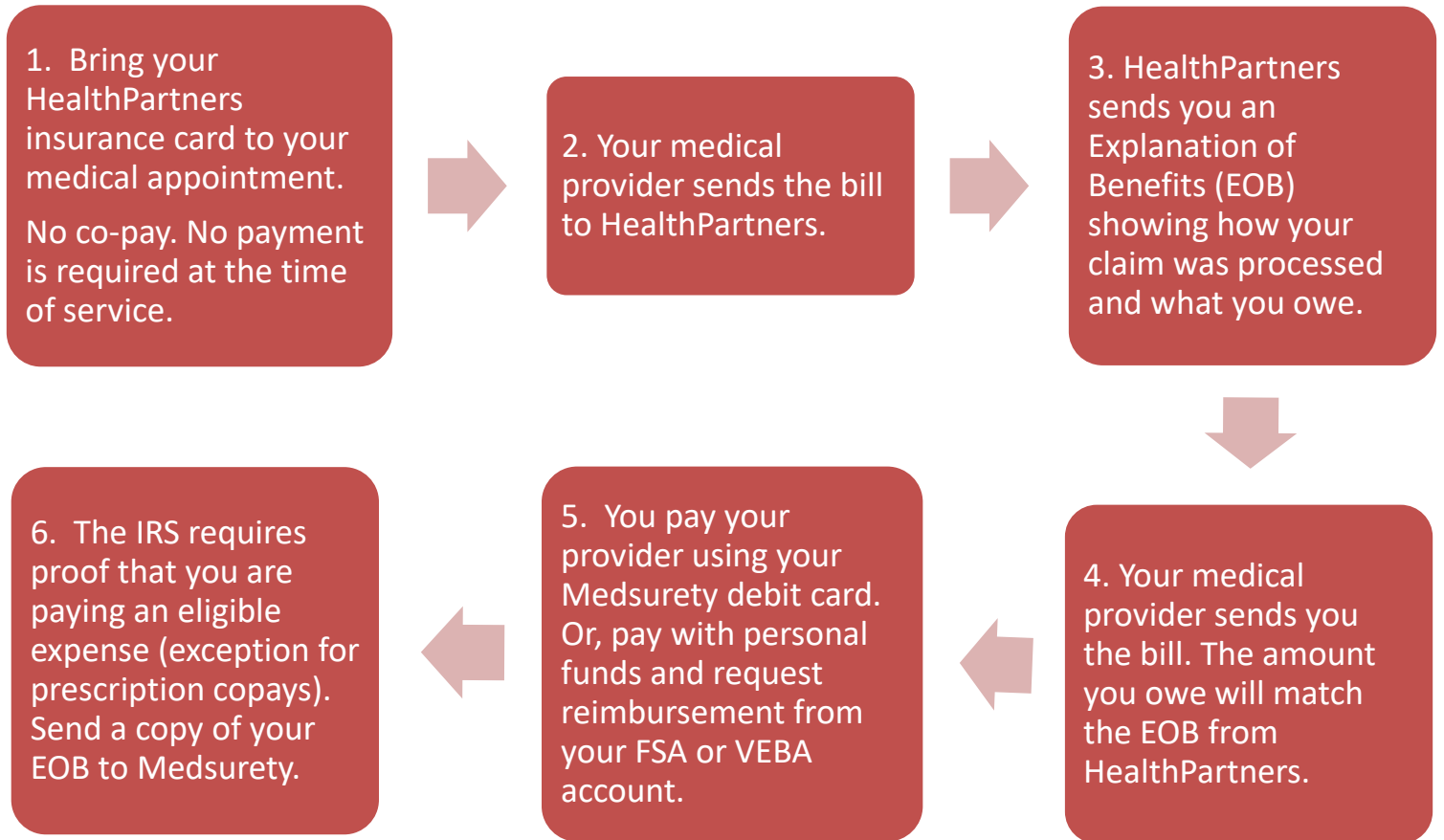


FSA and VEBA Payment Process



Medical FSA and VEBA accounts can be used for eligible expenses such as medical deductibles & coinsurance, dental, vision, prescription drug copays, and certain over-the-counter products.

Know the differences:

VEBA

District-Funded: The district contributes to your VEBA account; you cannot add additional funds.

Rollover: VEBA balances roll over each year. You keep your account after you resign or retire.

Spending Limit: You can only spend up to the amount available in your account.

Medical Flexible Spending Account (FSA)

Employee-Funded: You fund an FSA through payroll deductions.

Primary Payment Source: FSA dollars are used first (before VEBA funds) when you pay with your debit card.

Limited Carryover: Only a portion of an unused medical FSA balance carries over to the next plan year. FSAs are intended to be spent within the plan year.

Immediate Availability: Your full medical FSA election is available right away.

Annual Enrollment Required: To participate in an FSA, you must enroll every year.