



The Benefit that Saves You Money



Sign Up and Save with FSAFEDS

As a Federal employee, you're eligible for a wide variety of employee benefits, including the FSAFEDS Program. Through FSAFEDS, you can enroll in a Flexible Spending Account (FSA) and use pre-tax dollars to pay for eligible expenses for you, your spouse, and your qualifying children or relatives. An FSA provides a tax break, and it's simple to use.

Save an average of 30% by using tax-free money to cover expenses that you're currently paying for out of pocket. That means if you earn \$60,000 and contribute \$2,000 to your FSAFEDS account, you save about \$600 each year.



The types of products or services that are FSA-eligible depend on the type of FSA you have. Just choose the FSAs that are right for you and your family:

Health Care FSA (HCFSA)



A Health Care FSA covers eligible medical, dental, and vision expenses that are not paid or reimbursed by your health, dental or vision care plan.

Typical HCFSA Expenses:

- Doctor visits
- Surgery
- Physical therapy
- Prescription drugs
- Dental cleanings and X-rays
- Braces
- Massage therapy
- Eyeglasses
- Contacts
- Over-the-counter items like bandages, contraceptives, and diabetes supplies

Limited Expense Health Care FSA (LEX HCFSA)



A Limited Expense Health Care FSA is compatible with a Health Savings Account and reimburses eligible dental and vision expenses.

Typical LEX HCFSA Expenses:

- Dental checkups
- X-rays
- Cleanings
- Crowns
- Braces
- Vision exams
- Eyeglasses
- Contacts
- Solutions
- Corrective vision surgery

Dependent Care FSA (DCFSA)



A Dependent Care FSA provides funds for eligible child or adult daycare expenses so you take care of your loved ones while you work.

Typical DCFSA Expenses:

- Care for children under age 13, such as
 - Child day care
 - Nanny services
 - Pre-school
 - Before and after-school care
 - Summer day camp
- Care for your adult disabled child or relative who is physically or mentally incapable of self-care and lives in your home, such as adult day care

Savings Year After Year

The HCFSA and the LEX HCFSA allow you to carry over up to \$500 in your account from one plan year to the next if you re-enroll during Open Season for the following year. With far less “use or lose” risk, there’s no reason not to take advantage of the tax savings every year.



How to Sign Up

Simply decide which FSAs work best for you, then decide how much to contribute. With the savings calculators available at www.FSAFEDS.com, it’s easy to estimate your contributions and add up your savings. After you decide how much you want to put in your FSAFEDS account, select [Enroll In A Plan](#) on the FSAFEDS website.

Note: The minimum contribution amount is \$100. The maximum amount you can contribute to an HCFSA or LEX HCFSA is \$2,600. And by law, the maximum amount that can be contributed to a DCFSA is \$5,000 per household (\$2,500 if married filing separately).

When to Enroll

The timing of your enrollment depends on your situation:

- **Active Federal employees** sign up for an FSA during Open Season (mid-November to mid-December). If you’re already enrolled, keep in mind that you have to re-enroll each year.
- **New employees** may enroll up to 60 days from their hire date, but before October 1 or wait for Open Season.
- **Employees experiencing a qualifying life event**, like marriage or the birth of a baby, have 60 days from the date of the event to enroll in the FSAFEDS Program. This must be done before October 1 or you wait for Open Season.

How to Contribute

After you enroll in FSAFEDS, money for your FSA is deducted automatically from your paycheck before taxes are taken out. HCFSA and LEX HCFSA funds are available on January 1 – the first day of the benefit period. However, DCFSA funds are only available when withdrawn from your paycheck and deposited into your account.



How to Use Your Account

With several payment and reimbursement options, your FSAFEDS account is easy to use. It covers a wide variety of eligible expenses for you, your spouse, and eligible dependent throughout the benefit period. Manage your account via a secure website on your computer or mobile device that's connected to the Internet or the FSAFEDS app.



To find out important dates and claims deadlines, check out the [FAQs](#) available on the FSAFEDS website.

We're Here to Help

If you have questions or need additional details about the FSAFEDS Program, please visit www.FSAFEDS.com. Or if you prefer, simply give us a call. Our Benefits Counselors are available Monday through Friday, from 9 a.m. to 9 p.m. Eastern Time.

 TEL: 877-FSAFEDS (372-3337)

 TTY: 866-353-8058

 www.FSAFEDS.com



The information presented in this brochure is not all-inclusive, nor a guarantee of eligibility or payment. Eligibility will be determined by the applicable provisions of the plan, based on Internal Revenue Service regulations for FSA programs.

The term "savings" herein refers only to tax savings and actual savings are dependent on individual tax rates. No part of this document constitutes tax, financial, or legal advice. Please consult your advisor regarding your personal situation and whether this is the right program for you.



© 2014-2016 WageWorks, Inc. All rights reserved. WageWorks, Inc. is a third party administrator for FSAFEDS sponsored by the U.S. Office of Personnel Management.

4151-FEDS (11/2016)