

As a newly eligible employee, you now have the opportunity to keep more money in your pocket. Most people don't realize how many items and services are eligible under a Flexible Spending Account (FSA). The Federal Flexible Spending Account Program (FSAFEDS) can help you save up to 30%* on those expenses. Join your coworkers who already save on the items and services they buy every day. There's an FSAFEDS plan to fit any need for you or your family.



Health Care FSA (HCFSA)

The HCFSA helps cover eligible medical, dental and vision expenses that aren't paid by your insurance plan(s) such as:

- Copays (doctor, prescription) and exams
- Menstrual care products
- Over-the-counter (OTC) drugs and medicines (without a prescription)
- Orthodontia
- Dental cleanings
- Mobility aids
- Sunscreen
- Massage therapy
- Physical therapy
- Eyeglasses
- Prescription sunglasses
- Contact lenses and supplies
- Support braces
- First aid kits
- Mileage to/from medical appointments
- Diabetic supplies
- Face masks and hand sanitizing wipes**



Limited Expense Health Care FSA (LEX HCFSA)

The LEX HCFSA is designed to work with a Health Savings Account (HSA) and helps cover eligible dental and vision expenses that aren't paid by your insurance plan(s) such as:

- | Dental | Vision | |
|-----------------------|-------------------------------|-----------------------------|
| • Routine exams | • Routine exams | • Prescription sunglasses |
| • Cleanings | • Eyeglasses | • Corrective vision surgery |
| • X-rays | • Contact lenses and supplies | |
| • Crowns and fillings | | |
| • Orthodontia | | |



Dependent Care FSA (DCFSA)

While you and, if applicable, your spouse work, attend school or seek employment on a full-time basis, the DCFSA covers eligible child/elder care expenses such as:

- Private sitters
- Preschool
- Nursery school
- Nanny or au pair
- Before/after-school care
- Summer day camp
- Daycare (child or qualified adult)

Find a complete list of eligible expenses and learn more about FSAFEDS on our website at www.FSAFEDS.com

* Assumes a combined tax rate of 30%, including FICA, state and federal income taxes. Actual amounts may vary.

** With 60%+ alcohol base

Enroll Now to Start Saving

You have 60 days from your hire date to enroll in FSAFEDS, so act quickly. Visit www.FSAFEDS.com, select Enroll In a Plan, New Hire Enrollment, and then accept the FSAFEDS Terms and Conditions to get started. While you're there, be sure to check out all the resources available under the Support & FAQ Center. The FAQs contain important information about plan dates and deadlines, and the savings calculator helps you determine how much you can save with FSAFEDS.

Effortless Contributions

After enrolling, the amount you elect for FSAFEDS is automatically deducted from your paycheck in equal allotments before taxes are taken.

Minimum and Maximum Contributions

The minimum annual contribution for any FSAFEDS plan is \$100. Maximum annual contribution amounts are set by the IRS and may be adjusted annually. Current maximum annual contributions are:

Health Care FSA and Limited Expense Health Care FSA

\$2,750

Dependent Care FSA

\$5,000

(per household)

\$2,500

(if married and filing separately)

Accessing Your Funds

The HCFSA or LEX HCFSA allows access to the full amount of your annual election on the first day of the benefit period. DCFSA funds are available for use after each payroll deduction is deposited into your account. You can access DCFSA funds up to the balance available in your account at the time of claim submission.

Easy Account Management

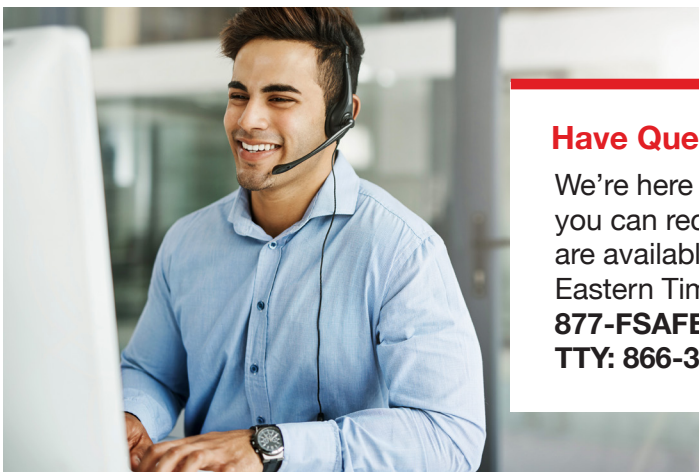
Your FSAFEDS account can be easily managed through our secure website or mobile app. You can view account information, update your personal profile, submit claims or choose to receive payments and reimbursements through direct deposit to your checking or savings account.

Savings Year After Year

The HCFSA and LEX HCFSA allow you to carry over up to \$550 in your account from one plan year to the next, as long as you re-enroll during the Annual Federal Benefits Open Season for the following year. With far less "use it or lose it" risk, you have every reason to take advantage of the tax savings year after year.

More Time to Spend Your Money

When you enroll in the DCFSA, you'll have an extra 2 ½ months to spend your funds. If you don't use all your DCFSA funds by the end of the benefit period, don't worry! You can keep spending your DCFSA funds through March 15 of the following year.



Have Questions?

We're here to help you understand all the benefits and value you can receive from FSAFEDS. Our Benefits Counselors are available Monday through Friday from 9 a.m. to 9 p.m. Eastern Time, excluding holidays. Contact us toll-free at **877-FSAFEDS (372-3337)**, **TTY: 866-353-8058**.

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.