



Smart idea.



Health Care FSA with Carryover

Under the Federal Flexible Spending Account Program (FSAFEDS), a Health Care Flexible Spending Account (HCFSA) is a pre-tax benefit account used to pay for eligible medical, dental, and vision care expenses that aren't covered by your health care plan. A Health Care FSA is a smart, simple way to save money while keeping you and your family healthy and protected.

WHY YOU NEED IT

- Save an average of 30% on eligible health care expenses
- Eligible employees can carry over up to \$500 to the following plan year—there's virtually no risk of losing your hard-earned money if you re-enroll the following year
- Access the full amount of your account on day one of the plan year

You can save **\$780***
every year!



See the estimated tax savings 



* Based on the maximum election amount and 30% average in tax savings



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HOW IT WORKS

Simply decide how much to contribute, and funds are withdrawn from your paycheck for deposit into your FSAFEDS account before taxes are deducted. Your total annual election amount is available on day one of the plan year.

The FSAFEDS Health Care FSA lets eligible employees carry over up to \$500 in account balances from one plan year to the next if you re-enroll during Open Season. With far less risk of "use it or lose it," there's no reason not to take advantage of the tax savings every year.



HOW YOU USE IT

With a variety of payment and reimbursement options, your Health Care FSA is easy to use. Your account can be used to pay for hundreds of eligible health care products and services for you, your spouse, and eligible dependents.

HOW YOU MANAGE IT

Manage your account via a secure website on any computer or mobile device that's connected to the Internet or via the FSAFEDS app.

HOW MUCH YOU CAN CONTRIBUTE TO IT

You can contribute a minimum of \$100 or up to a maximum of \$2,600 to your Health Care FSA.

HOW YOU GET IT

Ready to save? Sign up for a Health Care FSA during your Open Season period.

Learn more at

www.FSAFEDS.com



Savings Example

Without HCFSAs with Carryover		With HCFSAs with Carryover	
Gross annual pay (estimate)	\$60,000	Gross annual pay (estimate)	\$60,000
Estimated tax rate (30%)	- \$18,000	Maximum annual Health Care FSA contribution	- \$2,600
Net annual pay	= \$42,000	Adjusted gross pay	= \$57,400
Estimated annual health care expenses	- \$2,600	Estimated tax rate (30%)	- \$17,220
Final take-home pay	= \$39,400	Final take-home pay	= \$40,180
All figures in this table are estimates and based on an annual salary of \$60,000 and maximum contribution limits to the benefit account. Your salary, tax rate, health care expenses and tax savings may be different.		Take home this much more	
		\$780	



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