



# Smart idea.

## Health Care Flexible Spending Account 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—with virtually no “use or lose” risk. Sign up and take home an average of \$780\* more in the coming year. It’s a smart idea.

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

Learn more at [www.FSAFEDS.com](http://www.FSAFEDS.com)

