

PAYFLEX[®]

The simple way to save for health and dependent care expenses

PayFlex[®] flexible spending account (FSA)

Health care FSA

- You can contribute pretax dollars from your paycheck, up to **\$2,500.***
- Your full contribution is available at the start of the plan year to pay for eligible health care expenses. It covers you, your spouse and/or your tax dependents for:
 - Copays, coinsurance and deductibles
 - Dental expenses like orthodontia, crowns and bridges
 - Vision expenses like LASIK eye surgery, glasses and contacts
 - Prescription drugs and over-the-counter (OTC) items**

Dependent care FSA

- You can contribute pretax dollars from your paycheck, up to the IRS limit of **\$5,000.***
- Funds are for your dependent(s) age twelve or younger, or a spouse or dependent incapable of self-care.
- Pays for eligible child and adult care expenses, such as day care, preschool and nursery school, in-home aid and more.

Pay with ease

We'll show you how simple it is to pay for your eligible expenses:

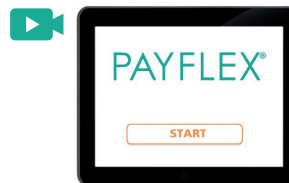
- **Use the PayFlex Card[®]**, your account debit card: When you use the PayFlex debit card (if offered), your expense is automatically paid from your FSA.
- **Pay yourself back:** Pay for eligible expenses with cash, a check or your personal credit card. Then submit a claim to pay yourself back. For speed, have your claims payment deposited directly into your checking or savings account.
- **Pay your provider:** Use PayFlex's online feature (if offered) to pay your provider directly from your account.



Considering a PayFlex FSA?

Not sure how much to contribute?
Or how much you'll save?

Get started by visiting
payflex.jellyvision-conversation.com



*These limits are subject to change, and some employers may set a lower limit. Please check your plan details for how much you can contribute.

**You'll need a written prescription for OTC drugs and medicine.

Here are a few FSA reminders:

- Save your itemized statements and detailed receipts.
- View the IRS contribution limits and a list of common eligible expense items on the PayFlex member website.
- FSAs have a use-it-or-lose-it rule. This means you'll lose any unused funds at the end of the plan year. Check your plan details to confirm how it works.
 - The run-out period gives you extra time to submit claims to pay yourself back.
 - If your plan has a grace period,* you'll have additional days to use your funds.
 - If offered, you may be able to carry over up to \$500 in unused health care FSA dollars to the next plan year.
- You can change your contribution if you have a change in status,** such as marital and employment status, number of tax dependents, etc.
- **Specific to a dependent care FSA:** You must be working to use your dependent care funds. If you're married, your spouse must either be working, looking for work, a full-time student or incapable of self-care. You can change your contribution if there's a change in your provider or change in the cost for a provider.

Keep it simple with the PayFlex Mobile® app

- Manage your account and view alerts.
- Snap a photo of your receipts to submit claims.
- View common eligible expense items, and more.



Note: Standard text messaging rates and other rates from your wireless carrier may apply when using the PayFlex Mobile app.

Want more information about these accounts?

Visit payflex.com or call us directly at 1-844-PAYFLEX (1-844-729-3539).

We're here to help Monday – Friday, 7 a.m. – 7 p.m. CT,
and Saturday, 9 a.m. – 2 p.m. CT.

*If your plan allows you to carry over unused health care FSA funds, the grace period doesn't apply.

**You must apply for a change in your election through your employer. See your employer's Summary Plan Description for specific details about your plan.

PayFlex Systems USA, Inc.

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