

The New FSA

The Fear is Gone

Your Flexible Spending Account Includes the Grace Period

Dear Participant,

We are excited to share with you some important news about your BeneFLEX Flexible Spending Account.

Did you know with your Grace Period, you have 14½* months to spend your FSA funds? Use your FSA to pay for out-of-pocket family expenses like co-pays, coinsurance, deductibles, prescription drugs, prescription glasses, contact lenses, LASIK surgery, orthodontia care, and much more!

What this means for you....

- Up to 2½ months* of access to previous year's funds.
- Combined election for major services
 - Example: In January, pay \$4,000 for Lasik surgery using \$2,000 of your FSA funds from the previous year and \$2,000 of your FSA funds from the current year.
Added Bonus: \$1,200 in tax savings when you use your FSA.**
- More control and flexibility in managing your out-of-pocket healthcare costs.

What should I do next?

- ✓ Determine your expenses for the upcoming plan year keeping the grace period in mind.
- ✓ Start spending!

Still Hesitant?

No worries! Recent studies show that on average, 80% of participants that did not contribute to an FSA were in fear of losing unused money....Problem Solved!

Enroll today and start taking advantage of those valuable tax savings!

For questions or additional information, visit us at www.beneflexhr.com or contact us at info@beneflexhr.com.

Sincerely,



* Length of grace period may vary depending on employer.

**Example is based on a 30% tax bracket. Actual tax savings is dependent upon your state and/or annual income and tax bracket

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