



Your Flexible Spending Account Includes the \$500 Carryover

Dear Participant,

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

You will be able to carry over up to \$500 of your unused Medical FSA balance remaining at the end of a plan year, so you no longer have the risk of losing those unused funds.

Note: If your plan previously included the Grace Period, it has been replaced with the \$500 Carryover.

What this means for you....

- Finally a way to help pay for those unplanned medical expenses without the risk of losing funds.
- More control and flexibility in managing your out-of-pocket healthcare costs.

What should I do next?

- ✓ Determine your upcoming plan year election keeping the carryover option in mind.
- ✓ Elect at least \$500 to cover yourself for life's unexpected emergencies.
- ✓ Start spending! FSA funds can be used for out-of-pocket expenses like co-pays, coinsurance, deductibles, prescription drugs, prescription glasses, contact lenses, LASIK surgery, and orthodontia care.

Example, if you normally elect \$500 to pay for a pair of yearly eyeglasses, you could choose to make a \$1,000 election. This additional election amount will prepare you for any unplanned medical expenses and now with the carryover option, you are not at risk for losing your unused funds (up to \$500).

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,



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