

Signing up for an FSA is like giving yourself a raise!

Simplifying
the Business of
Healthcare

Our easy-to-use online enrollment process lets you see your tax savings as you're planning your contribution amounts.

You can easily file claims online with the system doing the legwork of determining the availability of funds.

And, if available through your plan, you can use a convenient debit card to easily access the funds in your account.

It's simple. It's smart. It'll essentially give you a raise by reducing your taxes.

That's right. You can pay less in taxes and increase your take-home pay by signing up for a healthcare FSA, a dependent care FSA, or both. (Check with your HR department to learn which FSA accounts your employer is offering.)

A healthcare Flexible Spending Account (FSA) allows you to set aside money for non-reimbursed healthcare expenses on a pre-tax basis. A dependent care FSA allows you to do the same, but for dependent care expenses. As you incur healthcare and/or dependent daycare expenses throughout the year, you can get reimbursed with tax-free dollars from your spending account.

1. Let's say you earn \$3,000 a month.
2. That means you pay about \$980 in Federal and Social Security taxes (assuming a 32.67% rate).
3. Now let's say you decide to contribute 5% or \$150 per month to your FSA account(s).
4. That drops your taxes by 5% to \$931—a savings of \$49 per month.
5. You essentially get a raise by increasing your take-home pay.
6. You get \$588 more in your take-home pay each year!
 $\$49 \times 12 = \588 a 1.6% increase

Here are just a few examples of qualified expenses:

Healthcare FSA

Most physician and hospital expenses • allergy treatments • dentures • birth control pills • chiropractic fees • certain over-the-counter medications • glasses • laser eye surgery • mental health counseling • sleep disorder treatments • vaccines

Dependent Care FSA

Child or elderly dependent daycare inside or outside the house (no overnight or nursing home expenses) • day camps • nanny expenses • au pair agency fees • licensed preschool or daycare center expenses • unlicensed daycare for six or fewer children

Enrollment is quick and easy. Using your healthcare and/or dependent care FSA account is even easier with a convenient debit card (if available with your plan) and secure Web portal that lets you see your balance, view statements, and see alerts about required actions.

Sign up today and start putting more money in your pocket!

For more information call 404.991.2361

Reliance One
Benefit Administrator