

BRACE YOURSELF! with a Flexible Spending Account



What is a Flexible Spending Account (FSA)?

A Health Care FSA is a benefit program that allows you to use pre-tax dollars to pay for eligible health care expenses, such as:

- Prescription co-payments and deductibles
- Out-of-pocket, non-cosmetic dental fees
- Doctor and Emergency Room co-payments
- Laser eye surgery, eyeglasses and contacts
- Medical supplies and OTC medications
- Orthodontics
- Menstrual care items

* If allowed by your benefit plan

The average family of four in the U.S. can easily incur \$3,300 in annual health expenses. Office visits, prescription co-payments, dental work, new glasses, or an unexpected hospital stay can add up quickly!

Here's an example of how you can save:

Out-of-Pocket Expenses	Annual Average	Taxes Saved (30% Tax Bracket)
Vision	\$750	\$225
Medical	\$1,180	\$354
Pharmacy	\$630	\$189
Dental	\$440	\$132
Other	\$300	\$90
Total	\$3,300	\$990

If that \$3,300 was contributed to a Health Care FSA, a family could save approximately \$990 in taxes!