

Healthcare

# Flexible Spending Account

with Carryover

A take care® by WageWorks Healthcare **Flexible Spending Account** (FSA) is a pre-tax benefit account used to pay for eligible medical, dental, and vision care expenses that aren't covered by your insurance plan.

The

## Translator

EXPLAINS:

If you don't  
use it, you  
won't lose it!

## Why You Need It

- Save an average of 30% on eligible healthcare expenses
- Carry over up to \$500 from one plan year to the next—there's virtually no risk of losing your hard-earned money
- Access the full amount of your account on day one of your plan year

## How It Works

Simply decide how much to contribute, and funds are withdrawn from your paycheck for deposit into your account before taxes are deducted. Your total annual election amount is available on day one of your plan year.

This new Healthcare FSA lets you carry over up to \$500 in account balances from one plan year to the next. With far less risk of "use it or lose it," there's no reason not to take advantage of the tax savings this year—and every year.

You can save

**\$765**  
every year!

See the estimated tax savings

## How You Manage It

With a variety of payment and reimbursement options, your **take care**<sup>®</sup> by WageWorks Healthcare FSA is easy to use. The convenient **take care** Flex Benefits Card associated with your account can be used to pay for hundreds of eligible healthcare products and services for you, your spouse, and your dependents.

Manage your account via a secure website on any computer or mobile device connected to the Internet or via the **take care** MyFlex<sup>sm</sup>Mobile app.

You can contribute up to a maximum of \$2,550 to your **take care** by WageWorks Healthcare FSA. A different limit may apply to you, according to your employer's plan.



## How You Get It

Ready to save? Sign up for a **take care** by WageWorks Healthcare FSA during your Open Enrollment period. Contact the person or organization managing your benefits enrollment today!



Learn more at

[wageworks.com/takecare-mynewfsa](http://wageworks.com/takecare-mynewfsa)

### FSA Savings Example

Without FSA with Carryover		With FSA with Carryover	
Gross annual pay (estimate)	\$60,000	Gross annual pay (estimate)	\$60,000
Estimated tax rate (30%)	- \$18,000	Maximum annual Healthcare FSA contribution	- \$2,550
Net annual pay	= \$42,000	Adjusted gross pay	= \$57,450
Estimated annual healthcare expenses	- \$2,550	Estimated tax rate (30%)	- \$17,235
Final take-home pay	= \$39,450	Final take-home pay	= \$40,215
All figures in this table are estimates and based on an annual salary of \$60,000 and maximum contribution limits to the benefit account. Your salary, tax rate, healthcare expenses, and tax savings may be different.		<b>Take home this much more</b>	
		<b>\$765</b>	

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