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DON'T MISS OUT!

Learn how an FSA can put
more money in your pocket.

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ENROLL TODAY TO SAVE MONEY AND INCREASE YOUR TAKE-HOME PAY WITH A FLEXIBLE SPENDING ACCOUNT!

Flexible Spending Accounts 101:

It's likely that you've heard about Flexible Spending Accounts, but don't know exactly how they work. A Flexible Spending Account (FSA) is an employer-sponsored benefit that allows you to use pre-tax income to pay for qualified health care expenses that are not covered by your insurance, including copays, prescription drugs, child care services, and transit/commuter services. Since your contribution is set aside before taxes are calculated, it's like getting a tax-free advance* in your paycheck.

*advance applies to medical FSA only



| | Without an FSA | With an FSA |
|---------------------------------------|----------------|-------------|
| Your annual income | \$40,000 | \$40,000 |
| Contribution to an FSA (before taxes) | \$0 | \$2,000 |
| Tax Deduction (estimated at 35%) | \$14,000 | \$13,300 |
| After-tax income | \$26,000 | \$26,700 |
| Increase in take-home pay with an FSA | \$0 | \$700 |

Contact your HR department to enroll or visit myameriflex.com to learn more.
Don't forget to ask your HR department if you have the \$500 roll-over.