

# FLEXIBLE BENEFITS PLAN SUMMARY



## What is a Flexible Spending Account?

A Flexible Spending Account (FSA) allows you put aside a portion of your income, tax-free, into a specific account to pay for eligible expenses. There are two different types of FSAs: A Medical or Healthcare FSA and a Dependent Care or Daycare FSA.

## PLAN DETAILS

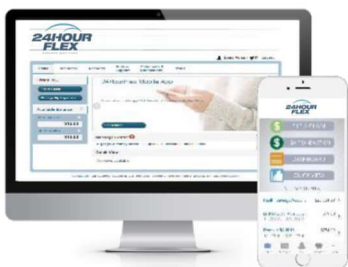
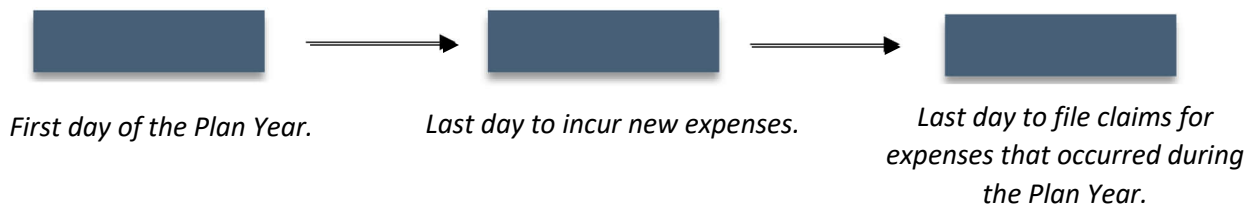
### MEDICAL FSA

- **Maximum Election Amount:** \$
- **Who Does It Cover?** You, your spouse, and any dependents
- **Common Eligible Expenses:**
  - Prescriptions
  - Co-pays
  - Dental: Exams, fillings, crowns
  - Vision: Exams, frames, lenses, LASIK
  - Chiropractic treatments
- The full amount of your election is available on the first day of the plan year
- You have \_\_\_\_\_ days after the end of the plan year to file claims to be reimbursed for expenses that were incurred during the plan year and use up remaining funds.

### DEPENDENT CARE FSA

- **Maximum Election Amount:** \$
- **Who Does It Cover?** Your dependent children under age 13 and/or dependents who are mentally or physically incapable of caring for themselves
- **Common Eligible Expenses:**
  - Daycare expenses
  - Preschool expenses
  - Summer Day Camps
  - Elder Care
- Funds are available as they are contributed each pay period
- You have \_\_\_\_\_ days after the end of the plan year to file claims to be reimbursed for expenses that were incurred during the plan year.

## PLAN YEAR DATES & DEADLINES



## What happens after I enroll in one or more of these plans?

First, you will be given access to your own, online **Consumer Portal** with 24HourFlex where you can view and manage your accounts. You can also access your accounts via the **24HourFlex Mobile App**, available as a free download for Apple (iOS) & Android devices!

Last, you will be sent a **24HourFlex debit card**, so you can start using your money. Even if you are enrolled in more than one account, you only need one card. Happy saving!