Flexible Spending Account – Real Savings. Real Simple

Using a Flexible Spending Account (FSA) is great way to stretch your benefit dollars. You use before-tax dollars in your FSA to reimburse yourself for eligible out-of-pocket dental and vision expenses. That means you can enjoy tax savings and increased take-home pay. Plus you can rollover $500.00 from one year to the next, reducing your risk of losing dollars at the end of the plan year.

WHAT IS A LIMITED PURPOSE FSA?

With a LP FSA, you elect to have your annual contribution **(up to 2650.00)** deducted from your paycheck each pay period, in equal installments throughout the year, until you reach the yearly maximum you have specified. The amount of your pay that goes into an FSA will not count as taxable income, so you will have immediate tax savings. FSA dollars can be used during the plan year to pay for qualified expenses and services.

- A Healthcare Limited Purpose FSA allows reimbursement of qualifying out-of-pocket dental and vision expenses.

With the FSA account you'll receive access to a secure, easy-to-use web portal where you can track your account balance, view your account transactions, and submit requests for reimbursements.

WITH AN FSA YOU CAN:

- Enjoy significant tax savings with pre-tax deductible contributions and tax-free reimbursements for qualified plan expenses
- Enjoy secure access to accounts using a convenient Participant Portal available 24/7/365. When you enroll you will receive a "Next Steps Document" via email that includes detailed login instruction or call Admin America for assistance. You may access the portal via www.adminamerica.com and click on "Participants LOGIN".
- Manage your FSA "on the go" with an easy-to-use mobile app (*see page 2 for more mobile app info*)
- File claims easily online (when required) and let the system determine approval based on eligibility and availability of funds
- Stay up to date on balances and action required with automated email alerts and convenient portal and mobile home page messages
- Use it or Roll It Over. Up to 500.00 of your unused healthcare Flexible Spending Account balance can be carried over into the next plan year instead of you "losing it" - making enrollment in an FSA much less risky. This gives you more flexibility to spend your FSA money when you need it rather than feeling pressured to spend it unnecessarily at the end of the year.

PORTAL ACCESS:

Go to www.adminamerica.com or directly at https://adminamerica.lh1ondemand.com/ . The first time you go to the site, click the login button on the participant Section. Your Username will be your first initial and last name followed by the last four digits of your social. The password is the word *benefit* followed by your Date of Birth in DDMMYY format (example: benefit081281). For privacy purposes, we recommend that you create a unique user name and password so that only you will know how to access your account information. Please feel free to give Admin America a call if you need assistance with this process.

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IS AN FSA RIGHT FOR ME?

A LP FSA is a great way to pay for expenses with pre-tax dollars.

A Healthcare LP FSA could save you money if you or your dependents:

- Have out-of-pocket expenses like dental or vision plans
- Wear glasses or contact lenses or are planning LASIK surgery
- Need orthodontia care, such as braces, or have dental expenses not covered by your insurance

PLAN AHEAD

Before you enroll, you must first decide how much you want to contribute to your account. You will want to spend some time estimating your anticipated eligible dental and vision expenses for the plan year, but know that you don't have to worry about losing unused funds from the Limited Purpose FSA **(up to** 500.00 **).**

By taking advantage of an FSA, you can actually reduce your taxable income and reduce your out-of-pocket expenses when you use your FSA to pay for the things you'd purchase anyway.

Be sure to check out the Mobile App available for your Android or iOS smartphone! The Mobile App makes account access and claim management easy and quick.

With the convenience of a mobile device, you can see your available balance anywhere, anytime as well as file claims and upload receipts.

Install the mobile app on your mobile phone in one of the following ways:

iPhone App

Search the App Store for "Benefits by Admin America" or via the following link:

http://itunes.apple.com/us/app/benefits-by-admin-america/id475793441?mt=8&uo=4

Android App

Search the Android Market for "Benefits by Admin America" or via the following link:

https://market.android.com/details?id=com.lighthouse1.mobilebenefits.aam

*The amount you save in taxes with a Flexible Spending Account will vary depending on the amount you set aside in the account; your annual earnings; whether or not you pay Social Security taxes; the number of exemptions and deductions you claim on your tax return; your tax bracket and your state and local tax regulations. Check with your tax advisor for information on how participation will affect your tax savings.

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