



## Flexible Spending Account – Real Savings. Real Simple

**Using a Flexible Spending Account (FSA) is a great way to stretch your benefit dollars. You use before-tax dollars in your FSA to reimburse yourself for eligible out-of-pocket medical and dependent care expenses. That means you can enjoy tax savings and increased take-home pay.**

### WHAT IS AN FSA?

With a Healthcare or Limited Purpose Medical FSA, you elect to have your annual contribution (up to ) 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 FSA allows reimbursement of qualifying out-of-pocket medical expenses.
- A Limited Purpose Medical FSA works with a qualified high deductible health plan (HDHP) and Health Savings Account (HSA). A limited FSA only allows reimbursement for vision and dental expenses.
- A Dependent Care FSA allows reimbursement of dependent care expenses, such as daycare) incurred by eligible dependents.

### 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](http://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

### PORTAL ACCESS:

Go to [www.adminamerica.com](http://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.

With all FSA account types, 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.

## IS AN FSA RIGHT FOR ME?

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

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

- Have out-of-pocket expenses like co-pays, coinsurance, or deductibles for health, prescription, dental or vision plans
- Have a health condition that requires the purchase of prescription medications on an ongoing basis
- 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

A Dependent Care FSA provides pre-tax reimbursement of out-of-pocket expenses related to dependent care. This benefit may make sense if you (and your spouse, if married) are working or in school, and:

- Your dependent children under age 13 attend daycare, after-school care or summer day camp
- You provide care for a person of any age whom you claim as a dependent on your federal income tax return and who is mentally or physically incapable of caring for himself or herself

## GRACE PERIOD

The grace period allows you an additional **days** beyond the end of the plan year to incur eligible health care expenses.

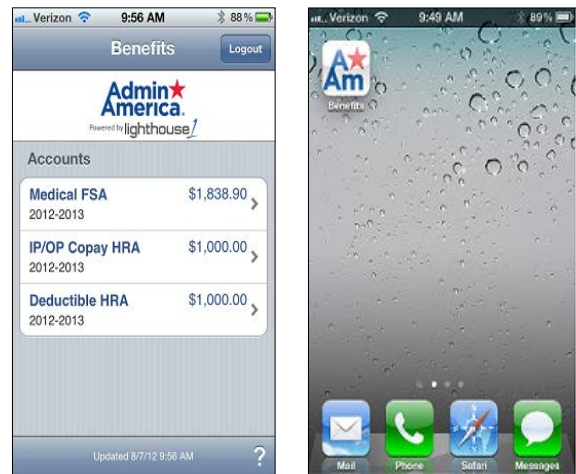
**How it works:** All grace period expenses will be paid out of your "prior" plan year balance automatically, thereby helping you to "use up" your prior plan year balance first. Once the prior plan year balance is exhausted, the remaining claims will be applied toward the current plan year.

## PLAN AHEAD

Before you enroll, you must first decide how much you want to contribute to your account(s). You will want to spend some time estimating your anticipated eligible medical and dependent care expenses for the plan year.

Be sure to estimate your healthcare and dependent care expenses carefully as money left unspent in your FSA at the end of the year will be forfeited if you are not able to spend it within the allotted grace period. Expenses incurred during this grace period are charged first to the prior year's balance before the current year's money is applied.

**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.**



*Above: 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 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