Admin★America

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 medical expenses. That means you can enjoy tax savings and increased take-home pay—all with the convenience of a prepaid benefits card.

WHAT IS AN FSA?

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

With all FSA 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.

In addition, you'll receive a convenient prepaid benefits card to make it easy to pay for eligible services and products not covered by your health insurance. When you use the card, payments are automatically withdrawn from your account. Just swipe the card and go. It's that easy! Save your itemized receipts! Many expenses can be validated through the card transaction but you may be prompted to provide a copy of the receipt for certain transactions in accordance to IRS regulations. When required, itemized receipts can be easily uploaded to either the consumer portal online or, through the mobile app. It's as simple as taking a picture of the itemized receipt using the camera on your mobile device!

WITH AN FSA YOU CAN:

- **Enjoy significant tax savings** with pre-tax deductible contributions and tax-free reimbursements for qualified plan expenses

- **Quickly and easily access funds** using the prepaid benefits card at point of sale, or request to have funds directly deposited to your bank account via online or mobile app

- **Reduce filing hassles and paperwork** by using your prepaid benefits card *(HINT: You will still need to save all itemized receipts in case you are asked to show any of them to confirm expense eligibility.)*

- **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

- **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 alert and convenient portal and mobile home page messages

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 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

GRACE PERIOD

The grace period allows you an additional **days** beyond the end of the plan year to incur eligible expenses. In other words, you have a total of 14 ½ months to utilize your 12-month election.

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. You will want to spend some time estimating your anticipated eligible medical, dental, and/or vision expenses for the plan year.

Be sure to estimate your healthcare expenses carefully as money left unspent in your Healthcare FSA or Limited Purpose 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.
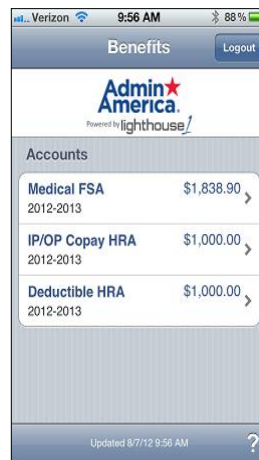
With the convenience of a mobile device, you can see your available balance anywhere, anytime as well as file claims and upload receipts.

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.