

Pay Less in Taxes.

- Set aside money *before* you pay taxes on it. When you set aside money in an FSA, you lower the amount of income the government will tax, so you pay fewer taxes each year.

Increase Your Take-Home Pay.

- Paying fewer taxes means you keep more of the money you make. In the example below, Jane estimates she will spend \$2,400 on medical expenses for herself and her child next year. Here's how she can save with a health care FSA:

	With FSA	Without FSA
Jane's Annual Income:	\$30,000	\$30,000
Pre-Tax Contributions:	2,400	0
Jane's Taxable Income:	\$27,600	\$30,000
Taxes:	<u>6,900</u>	<u>7,500</u>
Jane's Take-Home Pay:	\$20,700	\$22,500
Out-of-Pocket Health Care Expenses:	<u>0</u>	<u>2,400</u>
Jane's Spendable Income:	\$20,700	\$20,100
Jane's Savings Each Year:	\$ 600	

*assumes a 25% tax bracket

Take Control of Your Health Care Costs.

- Insurance doesn't cover all medical costs. Use money in your FSA to pay for out-of-pocket expenses such as eyeglasses or contacts, copays and deductibles, prescription medicines and routine exams. Visit www.taben.com for a complete list of qualified expenses.
- The entire amount you set aside is available to you on the first day of the plan year – you don't have to wait for the money to be deposited into your account.
- You have 24/7 access to your account through our secure, online portal. Visit www.taben.com.
- Use your **Benny® Card** to pay for medical expenses and the amount is automatically deducted from your FSA - no need to file claims.
- Customer service calls are answered by a live person within eight seconds.

Savings amounts in the example are provided by Taben for illustrative purposes only. You may save more or less based on your own tax situation. Some states do not recognize these tax exclusions for this program. No part of this document is tax, financial, or legal advice. You should consult your own legal and tax advisors regarding your personal situation and whether this is the right program for you.