



BRACE YOURSELF!

WITH A Flexible Spending Account

Did you know that you can pay for orthodontia and braces with money you set aside in your Health Flexible Spending Account (FSA)?

It's true. Although these expenses may not be covered by your dental insurance, you CAN use FSA dollars that have not been taxed, to help cover the cost of braces and any orthodontia work.

The cost of braces continues to rise and can be anywhere from \$2,000 to \$6,000. By using FSA dollars, you can save \$1,000 if you're in the 25% tax bracket, or even more!

So, if braces are in your future, now's the time to sign up for an FSA. When you enroll, you'll also receive a convenient Prepaid Benefits Card with your FSA funds on it – ready to use instead of cash.

To find the current maximum amount (per IRS regulations) you may be reimbursed in a calendar year through your Health FSA or LPF go to www.amben.com/fsa.

Ask your HR representative for more information today.