



# Maximize your income

## Why should I enroll in a Health Flexible Spending Account (FSA)?

Participation in a healthcare FSA can reduce your tax burden and makes saving for predictable healthcare expenses easy.

Annual Salary	Health FSA Contribution	Annual Savings*
\$40,000	\$1,500	\$415
\$65,000	\$2,000	\$553
\$80,000	\$2,650	\$733

\*For illustrative purposes only. Based on a 7.65% FICA, 15% federal and 5% state tax. Your tax situation may be different. Consult a tax advisor.



## What is a Health FSA?

An FSA is an employer-sponsored benefit that allows you to pay for eligible healthcare expenses on a pre-tax basis. Participants save an average of 30% of their annual contribution amount. Qualified expenses include, but are not limited to:

- ▶ Copays & deductibles
- ▶ Prescriptions
- ▶ Dental care
- ▶ Contacts & eyeglasses
- ▶ Hearing aids
- ▶ Laser eye surgery
- ▶ Orthodontia
- ▶ Chiropractic care

An FSA covers eligible expenses for you and all of your dependents, even if they are not covered under your primary health plan. Enroll in an FSA account today to start saving.



### Online & Mobile Access

Get account information from our easy-to-use online portal and mobile application. See your account balance in real time, file a claim for reimbursement by snapping a photo of the receipt, and check on a claim status.



### ABG Benefits Card

Spending your FSA funds on eligible expenses has never been easier. The card allows you to avoid out-of-pocket expenses, cumbersome paperwork and reimbursement delays. Your card can be linked to multiple benefit accounts.