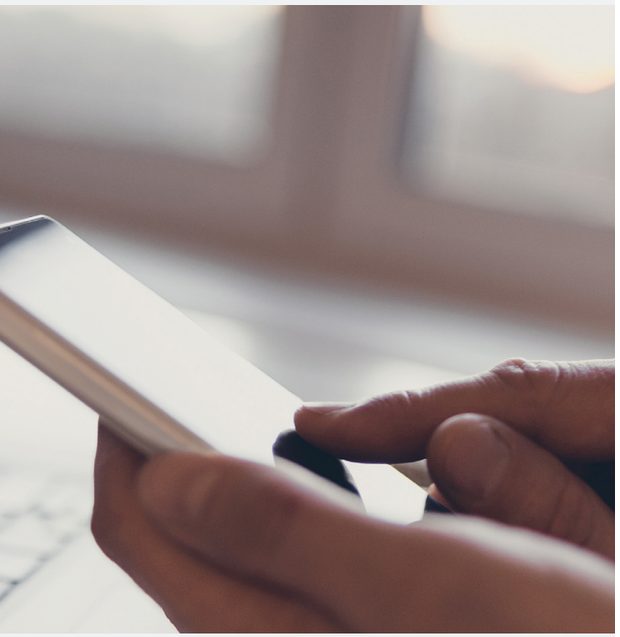
Use technology to your advantage.

Save yourself time by downloading our secure mobile app, myCYC. Use it to:

- ✓ View account balances and payments
- ✓ Request a payment
- ✓ Receive important account alerts
- ✓ Take a photo of your documentation and upload it directly to the system
- ✓ View FAQs or tap to call Customer Service

Are you an advanced user? Sign up for Mobile Alerts in your online account for text messaging.



online access | mobile access | 24/7 access

Do the math to see your savings.

Because your FSA contributions are pre-tax, the amount of income you pay taxes on is reduced and you save money.

A typical FSA participant can save $490 a year* -- how do your savings add up?

	With FSA	No FSA
Annual pay	$35,000	$35,000
Pre-tax FSA contribution	–$1,500	–$0
Taxable income	=$33,500	=$35,000
Federal income and Social Security taxes	–$7,362	–$7,852
After-tax dollars spent on eligible expenses	–$0	–$1,500
Spendable income	=$26,138	=$25,648
Potential Tax Savings with FSA	**$490**	**$0**

*Sample tax savings for a single taxpayer with no dependents; actual savings will vary based on your individual tax situation. Consult a tax professional for more information.

Enjoy the ride with your FSA.

With a few simple steps, your FSA can make your life easier, allowing you to focus on the things you love.

- ✓ **Reach for the limits.** Because there is so much potential to save, make sure you are contributing as much as you will need for your expenses in the coming year, up to the IRS limits.
- ✓ **Don't leave money on the table.** There are deadlines for using your account funds, so be aware of your plan's dates.
- ✓ **Let us reduce the documentation hassle.** We limit the need for you to submit documentation, but when documentation is required, we make it easy for you! Simply snap a picture of your itemized bill, EOB (explanation of benefits), or other documentation with your phone and upload it with our secure mobile app.





Get More With an FSA

Step-by-Step Guide to Getting the Most Out of Your Flexible Spending Account

connectyourcare.com

Connect Your Care

Connect Your Care

Easy to Use, Simple to Save

- ✓ Tax savings for FSA and HRA
- ✓ Health care payment card
- ✓ Quick and easy payments
- ✓ Online and mobile account access
- ✓ Health education tools
- ✓ 24/7 customer service



Know how it works.

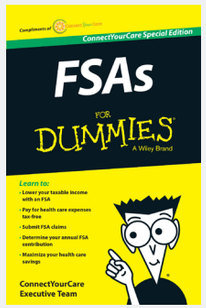
A Flexible Spending Account (FSA) allows you to use pre-tax dollars to pay for qualified health and dependent day care expenses.

We make it quick and easy to use your FSA.

- ✓ **Fund Your Account** - You decide how much to contribute during enrollment, then funds are deducted pre-tax from your paychecks.
- ✓ **Payment Card** - You will receive a payment card to pay for eligible health care expenses. Be sure to always save documentation for your purchases.
- ✓ **Online and Mobile App** - When you do not use your card, you can quickly and easily submit payment requests online or on our mobile app. Check your account balance and payments online or on your mobile device.
- ✓ **We're Here to Help** - If you ever have a question, we are here to help you 24 hours a day, seven days a week.

Need more information on how it works?

Check out FSAs For Dummies® at ConnectYourCare.com/fsafd



Maximize your savings.

FSAs offer you two ways to save on expenses for you and your family.

1 Health Care FSA

The Health Care FSA allows you to set aside pre-tax money for eligible medical expenses that you would normally pay using personal funds. These expenses include deductibles, copays, or coinsurance not reimbursed by any medical, dental, vision, or prescription plans for you, your spouse, or eligible dependents.

You can even use your account to pay for your family's medical care, regardless of their health care coverage.

2 Dependent Care FSA

The Dependent Care FSA allows you to set aside pre-tax money for eligible dependent day care expenses so you and/or your spouse can work, look for work, or attend school full-time.

The account may cover child and elder day care, before- and after-school care expenses, summer day camp, nursery school, and pre-school costs.

Know what's covered.

Use your FSA on eligible expenses for you and your family. Here are some examples.

Health Care FSA Eligible Expense Examples

- ✓ Acupuncture
- ✓ Birth control
- ✓ Childbirth classes
- ✓ Chiropractic visits
- ✓ Dental care
- ✓ Diabetic supplies
- ✓ Eye exams, glasses, and contacts
- ✓ Fertility treatment
- ✓ Hearing aids
- ✓ Laser eye surgery
- ✓ Orthodontia
- ✓ Over-the-counter (OTC) items*
- ✓ Physical therapy
- ✓ Prescription drugs
- ✓ Psychotherapy
- ✓ Smoking cessation programs
- ✓ Speech therapy
- ✓ Sunscreen and sun block (SPF 15+broad spectrum)
- ✓ Well-baby and well-child care

Examples of ineligible expenses include: gym fees, cosmetics, cosmetic surgery, teeth whitening, toothpaste, and toothbrushes.

*OTC treatments containing a drug or medication will require a prescription. Insulin, medical monitoring and testing devices, and many other non-medicinal health items are eligible without a prescription.

Dependent Care FSA Eligible Expense Examples

- ✓ Care of a child under age 13 at a day camp, nursery school, or by a private sitter for a child that lives in your home at least eight hours a day
- ✓ Before and after school care (not tuition)
- ✓ Care of an incapacitated adult who lives with you at least eight hours a day
- ✓ Expenses for a housekeeper whose duties include caring for an eligible dependent

Ineligible expenses include: education and tuition fees, late payment fees, overnight camps, sports lessons, field trips, clothing, and transportation to and from a dependent day care provider.

For more information on eligible expenses, please consult your plan documents or visit **ConnectYourCare.com**

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