



WHAT WOULD YOU
DO WITH AN EXTRA
WEEK AND A HALF
OF PAY THIS YEAR?



USBA*FLEX*

Medical and Dependent Care Flexible Spending
Section 125 Cafeteria Plan





ENJOY THE BENEFITS OF USBAFLEX

- Reduce taxes and increase take home pay
- Pay approved expenses with tax free dollars
- Quick turnaround time for reimbursement
- Great customer service
- Knowledgeable staff
- Convenient online account access
- Low administration cost
- Easy to set up and maintain

Log on at USBAflex.com

WHAT IS FLEXIBLE SPENDING?

A Flexible Spending Account (**FSA**) is an IRS program which allows participants to pay for qualified Medical and Dependent Care expenses with pre-tax dollars.

HOW DOES AN FSA WORK?

During your employer's open enrollment you will estimate your expenses and make an annual election amount. Deductions will be made uniformly from each paycheck (pre-tax) throughout the plan-year and are contributed to your FSA. Once expenses have been incurred, you file a reimbursement claim with USBAflex and we will reimburse you directly out of your FSA.

WHAT TYPES OF FSAS ARE AVAILABLE?

There are two types of FSAs offered by the IRS, Health/Medical and Dependent Care. The Medical FSA is to cover out-of-pocket medical, dental, and vision expenses.* The Dependent Care FSA is a benefit that reimburses dependent care related expenses such as child daycare. Because they are two separate accounts, money cannot be exchanged between them.

*See the *Common Eligible Medical Expenses* list on page six

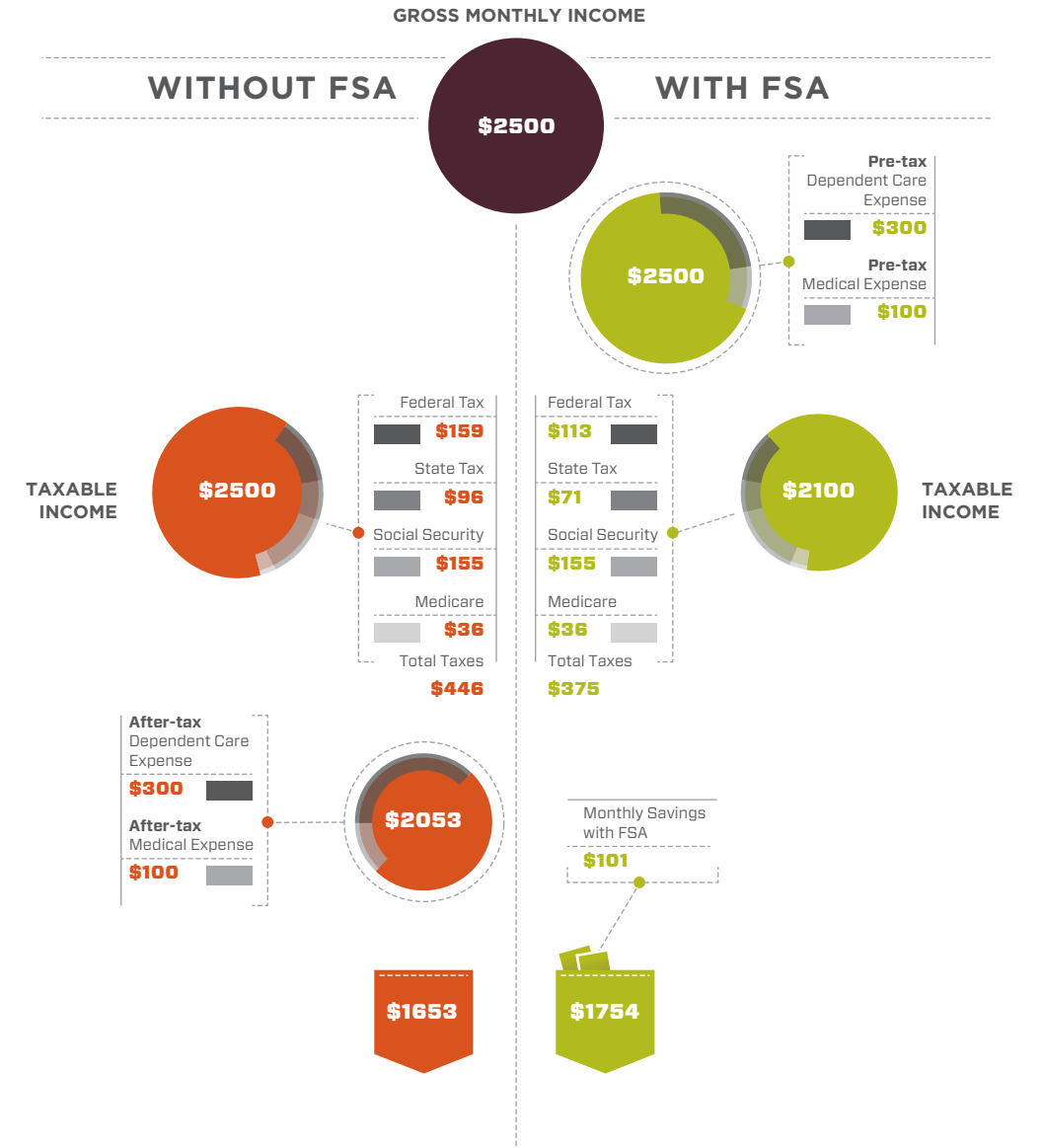
HOW WILL PARTICIPATING SAVE ME MONEY?

When you participate in an FSA, your pre-tax deductions lower your taxable income. When your taxable income is lower, your spendable income is higher.

COMMON ELIGIBLE MEDICAL EXPENSES

Office co-pays
Chiropractic visits
Vaccinations
Contacts/Glasses
Eye exams
Prescriptions
Dental treatment (non-cosmetic)
Surgery
Radiology
Emergency room
Hearing aids
Laboratory fees
Anesthesia
Physical therapy
Orthodontia Dermatology (non-cosmetic)
Psychiatric care
Lasik eye surgery
Medical deductibles
Acupuncture
Over-the-counter items:
Pain relievers
Creams/Ointments
Antacids/Stomach Relief
Sinus/Allergy
Cold/Cough

When you have known medical or dependent care expenses, Flexible Spending is a great way to put money back in your pocket. The more you plan, the more you save.





ACCESS THE EASE OF USBAFLEX

Now you can access your Flexible
Spending account simply by swiping
your mySource debit card

Log on at USBAflex.com

ESTIMATING YOUR EXPENSES

It is important to estimate your expenses as accurately as possible. Money left in the FSA at the end of the year cannot be rolled over into the next year's FSA. This worksheet can help you to estimate your expenses and take full advantage of your FSA.

MEDICAL EXPENSES

Medical deductibles	\$	
Office co-payments	\$	
Prescription drugs	\$	
Vision exams	\$	
Glasses/Contacts	\$	
Dental services	\$	
Orthodontia	\$	
Routine exams/Physicals	\$	
Misc. health expenses	\$	

Annual Estimate: \$

DEPENDENT CARE EXPENSES

Child daycare	\$	
Summer day camps	\$	
Adult daycare	\$	
Misc. dependent care	\$	

Annual Estimate: \$

Total Annual Estimate: \$
(Health and Dependent Care)

MORE RESOURCES ONLINE

Log on to USBAflex.com to check your balance, view your account history, print reimbursement pages, and check the industry's most comprehensive eligible expenses list.

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IF YOU HAVE ANY QUESTIONS PLEASE CONTACT US!

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