



# Smart move.

## WageWorks Healthcare Flexible Spending Account

A WageWorks® Healthcare Flexible Spending Account (FSA) is a pre-tax benefit account used to pay for eligible medical, dental, and vision care expenses that aren't covered by your insurance plan. A WageWorks Healthcare FSA is a smart, simple way to save money while keeping you and your family healthy and protected.

### WHY YOU NEED IT

- Save an average of 30% on a wide variety of eligible healthcare expenses
- Access the full amount of your account on day one of your plan year
- Use several convenient, no-hassle payment and reimbursement options

### Your Estimated Tax Savings

Without Healthcare FSA		With Healthcare FSA	
Gross annual pay (estimate)	\$60,000	Gross annual pay (estimate)	\$60,000
Estimated tax rate (30%)	-\$18,000	Maximum annual Healthcare FSA contribution	-\$2,500
Net annual pay	= \$42,000	Adjusted gross pay	= \$57,500
Estimated annual healthcare expenses	-\$2,500	Estimated tax rate (30%)	-\$17,250
Final take-home pay	= \$39,500	Final take-home pay	= \$40,250

Take home this much more

**\$750**



Calculate how much more you can take home in one year at

[wageworks.com/myfsa](http://wageworks.com/myfsa)



# WageWorks Healthcare FSA

## How It Works

Simply decide how much to contribute, and funds are withdrawn from each paycheck for deposit into your Healthcare FSA before taxes are deducted. Your total annual election amount is available on day one of your plan year.

Be sure to estimate your annual healthcare expenses and make your contributions carefully. Any money left unspent in your Healthcare FSA at plan year end is forfeited.

### HOW YOU USE IT

With a variety of payment and reimbursement options, your WageWorks Healthcare FSA is easy to use. The convenient WageWorks Healthcare Card associated with your account can be used to pay for hundreds of eligible healthcare products and services for you, your spouse, and your dependents.

### HOW YOU MANAGE IT

Manage your account via a secure website on any computer or mobile device that's connected to the Internet or via the WageWorks EZ Receipts® mobile app.

### HOW MUCH YOU CAN CONTRIBUTE

You can contribute up to a maximum of \$2,500 to your WageWorks Healthcare FSA as of 2014. This limit may change for 2015. A different limit may apply to you, according to your employer's plan.



## How You Get It

Ready to save? Sign up for a WageWorks Healthcare FSA during your Open Enrollment period. Contact the person or organization managing your benefits enrollment today!

Learn more at

[wageworks.com/myfsa](http://wageworks.com/myfsa)



WageWorks   
everyone benefits