

# PAYFLEX<sup>®</sup>

The simple way to save for health and dependent care expenses

## PayFlex<sup>®</sup> flexible spending account (FSA)

### Health care FSA

- You can contribute pretax dollars from your paycheck, up to the Internal Revenue Service (IRS) limit of **\$2,500.\***
- Your full contribution is available at the start of the plan year to pay for eligible health care expenses. It covers you, your spouse and/or your tax dependents for:
  - Copays, coinsurance and deductibles
  - Dental expenses like orthodontia, crowns and bridges
  - Vision expenses like LASIK eye surgery, glasses and contacts
  - Prescription drugs and over-the-counter (OTC) items\*\*

### Dependent care FSA

- You can contribute pretax dollars from your paycheck, up to the IRS limit of **\$5,000.\***
- Funds are for your dependent(s) age twelve or younger, or a spouse or dependent incapable of self-care.
- Pays for eligible child and adult care expenses, such as day care, preschool and nursery school, in-home aid and more.

### Pay with ease

We'll show you how simple it is to pay for your eligible expenses:

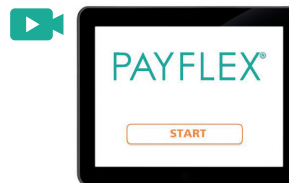
- **Use the PayFlex Card<sup>®</sup>**, your account debit card: When you use the PayFlex debit card (if offered), your expense is automatically paid from your FSA.
- **Pay yourself back:** Pay for eligible expenses with cash, a check or your personal credit card. Then submit a claim to pay yourself back. For speed, have your claims payment deposited directly into your checking or savings account.
- **Pay your provider:** Use PayFlex's online feature (if offered) to pay your provider directly from your account.



### Considering a PayFlex FSA?

Not sure how much to contribute?  
Or how much you'll save?

Get started by visiting  
[payflex.jellyvision-conversation.com](https://payflex.jellyvision-conversation.com)



\*These limits are subject to change, and some employers may set a lower limit. Please check your plan details for how much you can contribute.

\*\*You'll need a written prescription for OTC drugs and medicine.

## Here are a few FSA reminders:

- Save your itemized statements and detailed receipts.
- View the IRS contribution limits and a list of common eligible expense items on the PayFlex member website.
- FSAs have a use-it-or-lose-it rule. This means you'll lose any unused funds at the end of the plan year. Check your plan details to confirm how it works.
  - The run-out period gives you extra time to submit claims to pay yourself back.
  - If your plan has a grace period,\* you'll have additional days to use your funds.
  - If offered, you may be able to carry over up to \$500 in unused health care FSA dollars to the next plan year.
- You can change your contribution if you have a change in status,\*\* such as marital and employment status, number of tax dependents, etc.
- **Specific to a dependent care FSA:** You must be working to use your dependent care funds. If you're married, your spouse must either be working, looking for work, a full-time student or incapable of self-care. You can change your contribution if there's a change in your provider or change in the cost for a provider.

## Keep it simple with the PayFlex Mobile® app

- Manage your account and view alerts.
- Snap a photo of your receipts to submit claims.
- View common eligible expense items, and more.



**Note:** Standard text messaging rates and other rates from your wireless carrier may apply when using the PayFlex Mobile app.

## Want more information about these accounts?

Visit [payflex.com](https://payflex.com) or call us directly at 1-844-PAYFLEX (1-844-729-3539).

We're here to help Monday – Friday, 7 a.m. – 7 p.m. CT,  
and Saturday, 9 a.m. – 2 p.m. CT.

\*If your plan allows you to carry over unused health care FSA funds, the grace period doesn't apply.

\*\*You must apply for a change in your election through your employer. See your employer's Summary Plan Description for specific details about your plan.

PayFlex Systems USA, Inc.

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