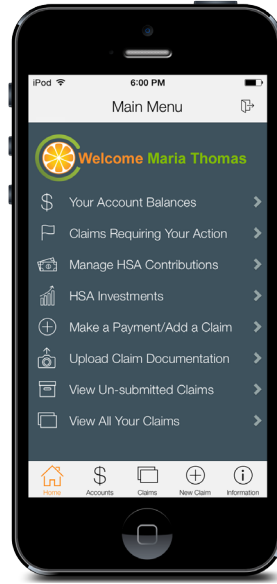


Save time with CYC Mobile.

CYC Mobile, our secure mobile app, saves you time by delivering important account information on the go. Download it today!

- View account balances & payments
- Request a payment
- View FAQs or tap to call Customer Service
- Receive important account alerts
- **Cut the time needed to submit a receipt** – take a photo of your receipt and upload it directly to the system
- Available for Android, iOS & Windows devices



“I absolutely LOVE the mobile app! Being able to take a picture of my receipt from my smartphone & upload it with my claim is very efficient!”

– Jennifer, FSA Participant

You can also access your account details online at ConnectYourCare.com.

Enjoy savings that really add up.

Because FSA contributions are set aside before taxes are taken from your paycheck, the amount of income you pay taxes on is reduced and **you save money.**

A typical FSA participant can save \$490* a year!

How it works:

Assume “Samantha” earns \$35,000 a year and has \$1,500 in eligible expenses.

	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
Samantha's 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.

FSAs are the smart choice...

...because you don't have money to throw away.



The average FSA participant saves hundreds annually!



Learn more about FSA tax savings with a short video. Use the QR code or visit ConnectYourCare.com/FSAavings

Flexible Spending Accounts



Enroll in an FSA

Save on health and dependent day care!





FSA Features & Benefits

- tax savings for health and dependent day care expenses
- payment card
- quick and easy payments
- online and mobile account access
- health education tools
- 24/7 customer service



B_FSA.RA

Don't miss out on this simple way to save big.

What is a Flexible Spending Account?

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

There are hundreds of eligible expenses for your FSA funds, including prescriptions, doctor office copays, health insurance deductibles and coinsurance for you, your spouse or eligible dependents, and much more.

How do you use an FSA?

ConnectYourCare makes it quick and easy for you to use your FSA.

- **Payment Card** - You will receive a payment card to pay for eligible expenses like doctor office copays.
- **Online and Mobile App** - If you do not use your card, you can quickly and easily submit payment requests, check your account balance and view payment status 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.

"I love my FSA because it is so easy to use - a few seconds of my time is worth hundreds in savings. It's a no-brainer for me!"

- Mike, FSA participant

Two ways to save money.

1. Health FSA

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

You may contribute up to \$2,500 a year to your Health FSA.

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.

You may contribute up to \$5,000 a year, or up to \$2,500 a year if married and filing separately, to the Dependent Care FSA.



online access



mobile access



24/7 support

Hundreds of eligible expenses.

Health FSA Eligible Expenses

- Copays, coinsurance, and deductibles (but not premiums)
- 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

Ineligible expenses include: gym fees, cosmetics, cosmetic surgery, teeth whitening and toothpaste

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

Dependent Care FSA Eligible Expenses

- 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.