

GETTING STARTED

with a Pre-Tax Account

Health Care Flexible Spending Accounts and Dependent Care Flexible Spending Accounts are pre-tax benefit accounts that save you money on eligible health care and daycare expenses.

Here are 6 simple facts to get you started:

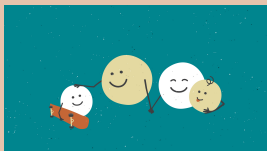


1 Pre-Tax Dollars

You save money with pre-tax accounts since you don't pay Federal, State, or FICA taxes on the payroll contributions. Money is automatically drawn from your paycheck on a pretax basis.

Health Care FSA 2

The Health Care FSA reimburses you for eligible health care expenses. You can use a debit card at point of sale or submit reimbursements online, using your Smartphone, or by sending in a paper reimbursement form. Remember to keep and submit your itemized receipts to us when requested! The 2018 Health Care FSA annual election limit is \$2,650 per employee. The IRS has not yet announced the 2019 limit.



3 Dependent Care FSA

The Dependent Care FSA reimburses you for eligible daycare expenses for dependents up to age 13 tax-free. The annual election limit is \$5,000 per family. You can submit reimbursements online, using your Smartphone, or by sending in a paper reimbursement form.

No Roll Over 4

Unused Health Care and Dependent Care FSA dollars cannot be rolled over to the next year.



5 COBRA & Health Care FSA

In some instances, Health Care FSAs can be continued through COBRA after termination. Dependent Care FSAs cannot be continued through COBRA.

Contact Us 6

Access account information, including transactions and contributions, online at www.121benefits.com and the 121 Benefits Mobile App.

Questions?

Email CustomerService@121benefits.com

Call 612.877.4321 or 800.300.1672

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