

with Grace Period



You're paying enough for healthcare.
Don't pay taxes on it, too.

The medical, dental and vision care expenses that aren't covered by insurance—what you pay out of your own pocket—don't have to take such a big bite out of your budget. Use a *take care*[®] by *WageWorks* **Flexible Spending Account (FSA) with Grace Period** to cover these expenses and save using pre-tax dollars.



It's like a 30% off sale on eligible healthcare expenses.¹

- Save up to 30% on things like glasses, braces and other necessities¹
- Access the full amount of your annual election on day one of your plan year
- Pick from several convenient, no-hassle payment and reimbursement options
- Take advantage of additional time to spend down your account balance

Healthcare Flexible Spending Account

with Grace Period

How does it feel to save hundreds of dollars every year?

It's up to you. Simply decide how much to contribute to your Healthcare FSA, and funds are withdrawn from your paycheck *before taxes*. So you're not paying taxes on your full income. And that feels pretty good.

If you've ever used an app, you can do this.

Checking your balances and managing your account is as simple as using your smartphone. Just download the MyFlexSM mobile app to access your account from anywhere.



If you want to save, here's how you start.

- Estimate your annual healthcare expenses and make your contributions accordingly
- Utilize a grace period of up to 2 ½ months after your plan year ends to spend down money left in your account

Sign up during your Open Enrollment period, or contact your benefits manager now for more information.

See how your savings add up with the *take care* calculator:
wageworks.com/takecare-mygracefsa

1 Assumes a combined tax rate of 30%, including FICA, state and federal income taxes. Actual amounts may vary.

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Affiac | provided by **WageWorks**



You're paying enough for dependent care. Don't pay taxes on it, too.

The dependent care expenses that you pay out of your own pocket don't have to take such a big bite out of your budget. Use a *take care*[®] by WageWorks **Dependent Care Flexible Spending Account (FSA)** to cover these expenses and save using pre-tax dollars.



It's like a 30% off sale on eligible dependent care expenses.¹

- Save up to 30% on things like preschool, child or elder care, summer day camp and more¹
- Reduce your overall tax burden – funds are withdrawn from your paycheck before taxes are deducted
- Pick from several convenient, no-hassle payment and reimbursement options

Dependent Care Flexible Spending Account

How does it feel to save hundreds of dollars every year?

It's up to you. Simply decide how much to contribute to your Dependent Care FSA and funds are withdrawn from your paycheck *before taxes*. So you're not paying taxes on your full income. And that feels pretty good.

If you've ever used an app, you can do this.

Checking your balances and managing your account is as simple as using your smartphone. Just download the MyFlexSM mobile app to access your account from anywhere.



If you want to save, here's how you start.

- Estimate your annual dependent care expenses and make your contributions accordingly
- Pay close attention to your account, though, because money left unspent at the end of your plan year may be forfeited; grace period plans (where available) provide up to 2 ½ months at the end of the plan year to spend down money left in your account

Sign up during your Open Enrollment period, or contact your benefits manager now for more information.

See how your savings add up with a Dependent Care FSA:
wageworks.com/takecare-mydcfsa

1 Assumes a combined tax rate of 30%, including FICA, state and federal income taxes. Actual amounts may vary.

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FSA Eligible Medical Items
That DO NOT require a Doctor's Prescription

Click to Shop:

- Athletic Braces & Supports
- Bandages
- Baby Sunscreen
- Baby Thermometers
- Breast Pumps & Accessories
- Blood Glucose Monitors & Test Strips
- Blood Pressure Monitors
- Children's First Aid
- Children's Sunscreen
- Condoms
- Contact Lens Solution
- Denture Cream & Cleansers
- Diabetes Care Accessories
- Eye Glass & Lens Accessories
- First Aid Kits
- First Aid Treatments & Supplies
- Glucosamine Supplements
- Glucose Tablets
- Hearing Aid Batteries
- Home Medical Equipment
- Heating Pads & Wraps
- Hot & Cold Packs
- Incontinence Products
- Lip Balm
- Medical Monitoring & Testing Devices
- Motion Sickness Aids
- Nasal Spray
- Orthopedic & Surgical Supports
- Pregnancy & Fertility Tests
- Prenatal Vitamins
- Reading Glasses & Magnifiers
- Shoe Insoles & Inserts
- Sunscreen
- Thermometers
- Vaporizers & Inhalers
- Walking Aids
- Wheelchairs & Accessories

FSA Eligible Medical Items
That DO require a Doctor's Prescription

Click to Shop:

- Acne Treatments
- Allergy Medicine
- Antacids & Acid Controllers
- Anti-Fungal Treatments
- Anti-Itch Treatments
- Antiparasitic & Lice Treatments
- Aspirin & Baby Aspirin
- Chest Rubs
- Children's Cold & Allergy Medicine
- Children's Fever & Pain Relievers
- Children's Stomach & Digestive Aids
- Cold Sore Treatments
- Corn & Callus Removers
- Cough Drops & Spray
- Cough, Cold & Flu Medicine
- Diaper Rash Cream
- Ear Drops & Wax Removers
- External Pain Relievers
- Eye Drops
- Feminine Personal Care Treatments
- Hemorrhoidal Treatments
- Laxatives
- Nasal Spray
- Nicotine Gum & Patches
- Oral Pain Remedies
- Pain Relieving Creams & Pads
- Pain Relievers
- Skin Treatments
- Sleep Aids
- Stomach & Digestive Aids
- Topical Skin Treatments
- Wart Removers