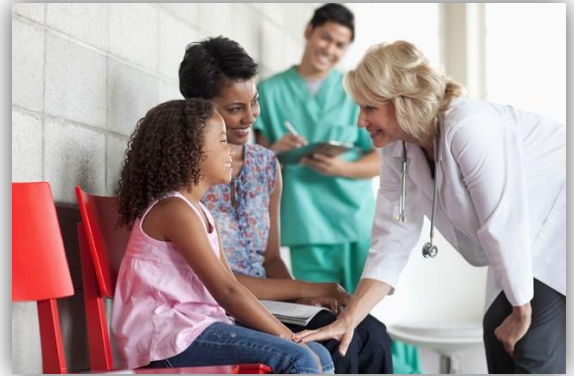


The PayFlex® Health Care FSA

Want to reduce your taxable income and increase your take home pay? Enroll in a Health Care Flexible Spending Account (FSA) and start saving money on eligible health care expenses.

Great reasons to enroll in a health care FSA

- Contribute pretax dollars from your paycheck, up to the Internal Revenue Service (IRS) limit of **\$2,650**.*
- Your full contribution is available at the start of the plan year.
- If you and your spouse both have a health care FSA, you can each contribute up to the IRS limit.
- Pay for eligible health care expenses for you, your spouse and/or your tax dependents. Such expenses may include:
 - Copays, coinsurance and deductibles
 - Dental expenses like orthodontia, crowns and bridges
 - Vision expenses like LASIK laser eye surgery, glasses and contacts
 - Prescription drugs and over-the-counter (OTC) items**



Pay the PayFlex way

PayFlex makes it easy to pay for your eligible expenses.

- **Use the PayFlex Card®, 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, check or your personal credit card. Then submit a claim to pay yourself back. You can even have your claim 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.

Note: Some PayFlex cards are used for certain expenses. Check your plan details to confirm.

Quick tip: Save your itemized statements and detailed receipts for your expenses, as well as your Explanation of Benefits from your insurance carrier.

Meet Pete, our interactive PayFlex adviser!

Are you considering a PayFlex account? Not sure how much to contribute? Or how much you'll save? Pete, our interactive adviser, is here to help.

Visit payflex.jellyvision-conversation.com to meet Pete and get started today.

* 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.

Things to keep in mind

- 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.
 - 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. Check your plan details to confirm.
- You can update your contribution if you have a change in status.** Such as marital and employment status, number of tax dependents, etc.

It's a simple tap with the PayFlex Mobile® app

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

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

Questions?

Log in to your PayFlex member website and click **Contact Us**. 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.

This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. It does not contain legal or tax advice. You should contact your legal counsel if you have any questions or if you need additional information. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about PayFlex, go to payflex.com.

Financial Sanctions Exclusions. If benefits provided by any agreement violate or will violate any economic or trade sanctions, benefits are immediately considered invalid. PayFlex cannot make payments for claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license. For more information, visit <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.

PayFlex Mobile® is a registered trademark of PayFlex Systems USA, Inc.

payflex.com