

# BRACE YOURSELF! with a Flexible Spending Account



## What is a Flexible Spending Account (FSA)?

A Health Care FSA is a benefit program that allows you to use pre-tax dollars to pay for eligible health care expenses, such as:

- Prescription co-payments and deductibles
- Out-of-pocket, non-cosmetic dental fees
- Doctor and Emergency Room co-payments
- Laser eye surgery, eyeglasses and contacts
- Medical supplies and OTC medications
- Orthodontics
- Menstrual Care Items

\* If allowed by your benefit plan

The average family of four in the U.S. can easily incur \$3,200 in annual health expenses. Office visits, prescription co-payments, dental work, new glasses, or an unexpected hospital stay can add up quickly!

### Here's an example of how you can save:

Out-of-Pocket Expenses	Annual Average	Taxes Saved (30% Tax Bracket)
Vision	\$750.00	\$225.00
Medical	\$1,080.00	\$324.00
Pharmacy	\$630.00	\$189.00
Dental	\$440.00	\$132.00
Other	\$300.00	\$90.00
<b>Total</b>	<b>\$3,200.00</b>	<b>\$960.00</b>

If that \$3,200 was contributed to a Health Care FSA, a family could save approximately \$960 in taxes!