

ACCOUNT OPTIONS



HEALTH FLEXIBLE SPENDING ACCOUNT*

Enroll in a Health FSA to save money on medical, dental and vision expenses that are only partially covered or not covered at all by insurance. Eligible expenses include:

- braces
- eyeglasses/prescription sunglasses
- insurance deductibles, co-payments
- OTC medications

ANNUAL ELECTION AMOUNT

If you enroll in a Health FSA, the total amount you elect will be available for use beginning on the first day of your plan year. You will be entitled for reimbursement of claims up to the entire elected amount even if the total salary reduction contributions are less than the total amount of claims that you have submitted.

**The Health FSA is the only account where participants have access to their full annual election immediately. All other accounts accrue the election amount on a per pay deduction basis.*



DEPENDENT CARE ASSISTANCE

Set aside money into this account to pay for dependent daycare expenses for your eligible dependents. Eligible expenses include:

- after school programs
- babysitters
- caregivers/eldercare
- daycare centers



ADOPTION ASSISTANCE ACCOUNT

With an Adoption Assistance FSA, you can save money on reasonable and necessary adoption expenses. Eligible expenses include:

- adoption agency fees
- attorney fees
- court costs

PLEASE NOTE: This account is subject to FICA taxes. You save only federal and state income taxes.