

THE
BENEFIT CENTER, LLC
WORKING WITH YOU

AN AFFILIATED COMPANY WITH

THE
HEALTHCONSULTANTS
GROUP, LLC

&

THE
HEALTHSOLUTIONS
INSURANCE AGENCY



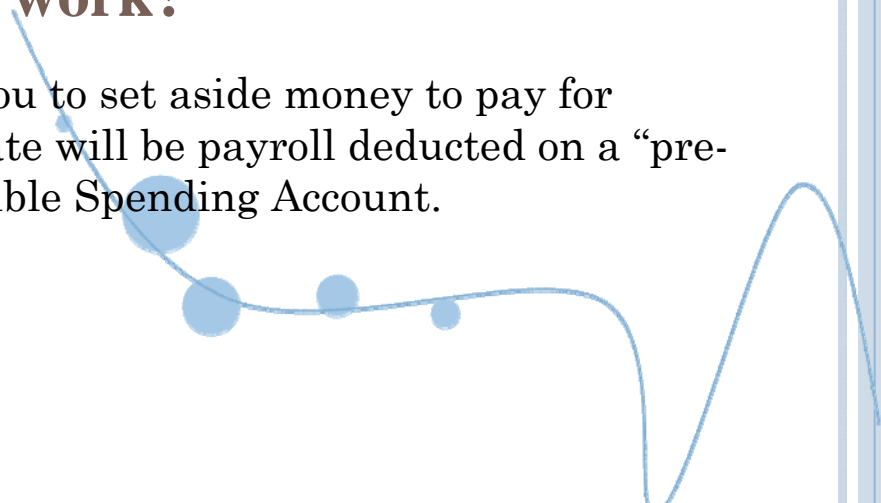
WHAT IS A FLEXIBLE SPENDING ACCOUNT?

A flexible spending account is an IRS code section 125 cafeteria plan that enables employees to pay for qualified expenses using “pre-tax” dollars. You can give yourself a bigger paycheck with a flexible spending account because it allows you to pay for qualified non-reimbursed with “pre-tax” dollars. This results in substantial tax savings for you.

When a qualified expense is incurred, the employee submits a Request for Reimbursement to The Benefit Center. The claim is quickly processed and payment is mailed directly to your home. You also receive a limited use Visa Card for your use on covered flex services.

How does it work?

An Flexible Spending Account allows you to set aside money to pay for eligible expenses. The money you allocate will be payroll deducted on a “pre-tax” basis and deposited into your Flexible Spending Account.

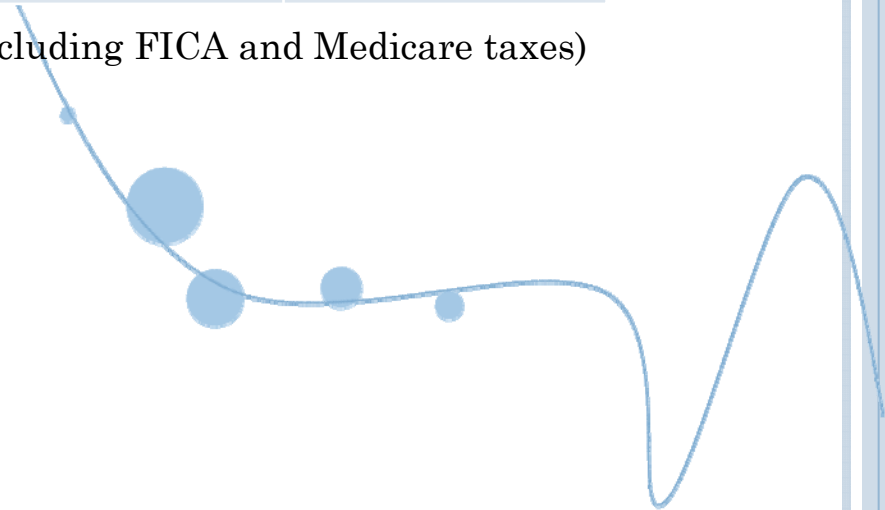
A decorative graphic consisting of a blue line that starts with a downward-pointing arrow, then moves horizontally with several blue circles of varying sizes, and finally curves upwards and then downwards at the end.

HOW DO YOU SAVE MONEY?

WITHOUT AN FSA

Gross Pay		\$2,500
Taxes*		\$700
Adjusted Gross Pay		\$1,800
Medical Expenses		\$150
Dependent Care		\$400
Take Home Pay		\$1,250

*Assumes a 28% tax bracket (including FICA and Medicare taxes)



HOW DO YOU SAVE MONEY?

WITH AN FSA

Gross Pay		\$2,500
Medical Expenses		\$150
Dependent Care		\$400
Adjusted Gross Pay		\$1,950
Taxes**		\$546
Take Home Pay		\$1,404

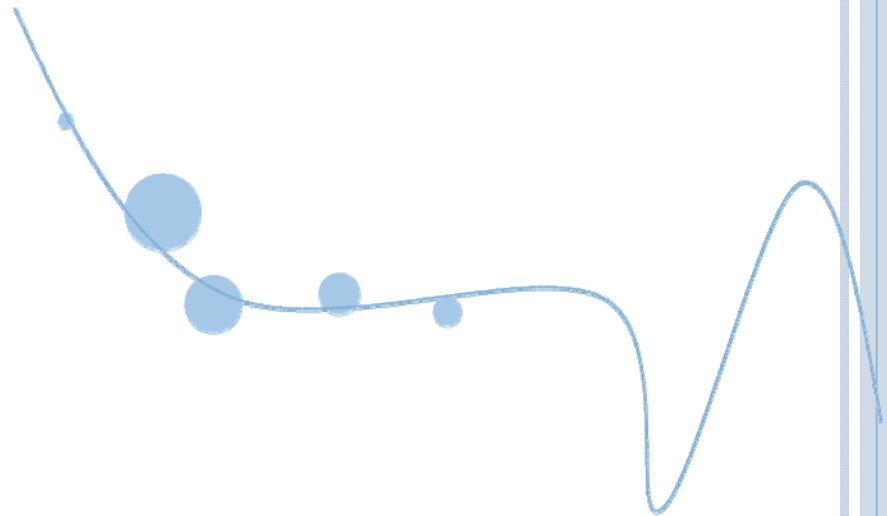
*Assumes a 28% tax bracket (including FICA and Medicare taxes)

****Monthly Savings of \$154 = Annual Savings of \$1,848**

For more information on how a flexible spending account can work for you please visit www.irs.gov

QUALIFIED EXPENSES UNDER THE PLAN TYPICALLY INCLUDE THINGS SUCH AS:

- Medical Care Reimbursement
- Dependent Care Reimbursement
- Public Transportation Benefit
- Public Parking Benefit



EXAMPLES OF ELIGIBLE EXPENSES:

- Acupuncture
- Artificial
- Birth Control Pills
- Braille Books and Magazines
- Chiropractors
- Contact lenses, solutions and cleaners
- Crutches
- Dental Treatments
- Doctor visits co-pays
- Eyeglasses (prescription)
- Hearing aids and batteries
- Immunizations
- Infertility treatments
- Hospital Services
- Laser eye surgery
- Lodging (\$50 per night; medical necessity)
- Massage therapy (medical necessity)
- Medical coinsurance amounts and deductibles
- Medical travel expense
- Orthodontia
- Nursing services
- Over the counter medication
- Oxygen
- Psychiatric care
- Prescription drugs/co-pays
- Seeing eye dog
- Smoking cessation programs
- TMJ related treatments
- Wigs (medical reasons only)
- Wheel chairs
- X-ray fees

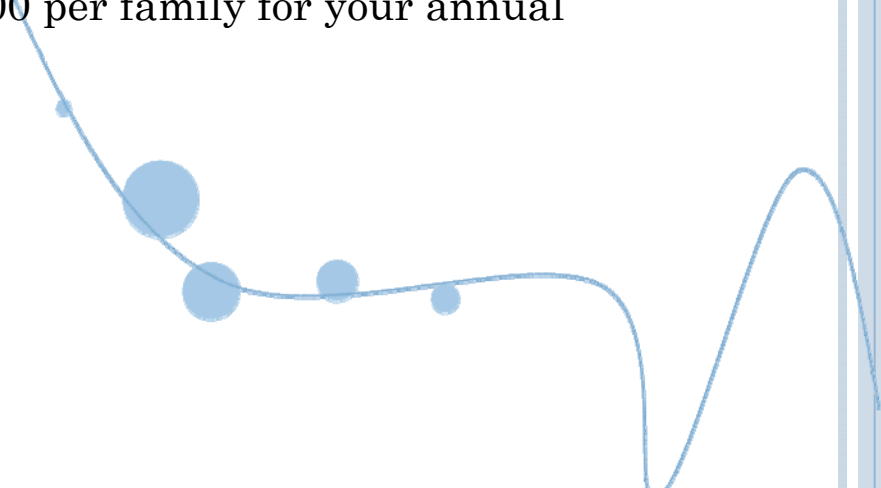
Please visit www.irs.gov for more eligible and ineligible expenses.

WHAT IS A DEPENDENT DAY CARE ACCOUNT?

A Dependent Day Care Flexible spending account uses your pre-tax contributions to cover dependent day care (usually child care) expenses. Eligible dependents include children under 13 years of age, and a spouse or other dependent that is physically or mentally incapable of caring for himself/herself.

How does it work?

During enrollment estimate your annual out-of-pocket dependent day care expenses. This will be your contribution to your Dependent Day Care Flexible Spending Account. The IRS allows a maximum of \$5,000 per family for your annual contribution.



THE FOLLOWING EXPENSES ARE ELIGIBLE FOR REIMBURSEMENT UNDER A DEPENDENT DAY CARE FLEXIBLE SPENDING ACCOUNT:

- Expenses for day care centers, after school programs, summer day camp or pre-school. (The facility must be licensed under state or local law if it for seven or more children.)
- Expenses for an un-licensed day care center that care for six or fewer children.
- Expenses for an adult day care facility (but not expenses for overnight, nursing home facilities.)
- The cost of day care housekeeping services in you home for your child or other qualifying individual.
- The cost of meals, lunches and snacks ,supplied by a day care provider (not the cost of meals while on field trips and outing or meals included as a part of the cost of such trips.)