

# This little piggy is worth more



## Save hundreds of dollars – and maybe more

### Open a Flexible Spending Account

With a Flexible Spending Account (FSA), you save money on eligible health care expenses because you are paying with pre-tax dollars. The money is withdrawn from your paycheck (and placed in your account) before taxes are calculated. The result? You have more take-home pay and money to cover your out-of-pocket health care bills.

### You can use your FSA to cover eligible health costs not reimbursed under any other health plan, such as:

- ▶ Your share of health plan expenses, like your deductible or coinsurance (the percentage of costs you may be required to pay)
- ▶ Eye doctors, glasses and contact lenses
- ▶ Dental work, orthodontia and dentures
- ▶ Alternative medicine
- ▶ Stop-smoking programs
- ▶ Qualifying prescription and over-the-counter medications

### Start saving. It's easy to set up an FSA

When deciding how much to contribute to your FSA during the year, it's a good idea to be conservative and sign up for less than you think you might spend. IRS rules require that any unused funds at the end of the plan year must be forfeited, which means you will lose any money still in your FSA at the end of the year.

- ✓ Estimate how much you'll spend during the year.
- ✓ Sign up when you enroll in your company's benefit plan.
- ✓ Decide how much you want to put in your account for the year.
- ✓ Deductions will come out of each paycheck, before taxes are calculated, starting at the beginning of your plan year.

### Managing your FSA account is a snap with an integrated, easier experience

#### Direct deposit

Once an expense is verified as eligible, we'll transfer the funds right into your checking or savings account, whichever you have chosen.

#### [uhcservices.com](http://uhcservices.com)

Log on to your personal and confidential Web site to see your account balances, view the expenses that have been paid, and see any other account information.

Get started today and stretch your money further.

