

# WageWorks® Healthcare Flexible Spending Account

A WageWorks Healthcare Flexible Savings Account (FSA) is a great way to save money while keeping you and your family healthy. With an FSA, you can use tax-free funds to pay for out-of-pocket medical, dental, and vision care expenses. You simply decide how much to contribute to your FSA for the year, and contributions are made each pay period. With a variety of convenient payment and reimbursement options, accessing and using funds in your FSA is fast and easy.



Potential Tax Benefit of a WageWorks Healthcare FSA			
Without FSA		With FSA	
\$60,000	your gross annual pay (estimate)	\$60,000	your gross annual pay (estimate)
- \$18,000	your estimated tax rate (30%)	- \$2,500	your annual medical care expenses
= \$42,000	your net annual pay	= \$57,500	your adjusted gross pay
- \$2,500	your annual medical care expenses	- \$17,250	your estimated tax rate (30%)
= \$39,500	your final net annual pay	= \$40,250	your final net annual pay
You would take home <b>\$750</b> more with a Healthcare FSA			
To find out how much you can save this year based on your current income and expenses, go to <a href="http://www.wageworks.com/myfsa">www.wageworks.com/myfsa</a>			

## Easy to Use, Easy to Save: Using your WageWorks Healthcare FSA is as easy as 1,2,3.

1. **ESTIMATE** how much you plan to spend on out-of-pocket medical, dental, and vision expenses for the year. Contribute up to \$2,500\* of pre-tax pay to your FSA.

2. **PAY** for eligible medical, dental, and vision services using the WageWorks Healthcare Card, which works just like a debit card. Choose from several no-hassle reimbursement options:

- Use the WageWorks EZ Receipts® mobile app on your smartphone to take a photo of receipts, instantly submit receipts for payment, or check claim status or FSA balances
- Access your FSA on line and fill out a simple form to pay your provider
- Arrange for FSA funds to be transferred to your checking account or a check to be mailed to reimburse you for expenses you've already paid

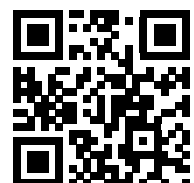
3. **REDUCE** your tax burden. Depending on your annual income and expenses, you could increase your take-home pay by an average of \$750 per year.

**EASY TO SIGN UP:** Sign up for a WageWorks Healthcare FSA during open enrollment.

- Contact the person or organization managing your Healthcare FSA benefits enrollment
- Visit [www.wageworks.com](http://www.wageworks.com) for online resources



**The smart way to save money while keeping you and your family healthy.**



\*This is the contribution limit for 2013. Limits for 2014 will be announced by the IRS in Q4 2013.

# WageWorks® Dependent Care Flexible Spending Account

A WageWorks Dependent Care Flexible Spending Account (FSA) is a great way to save money while you're working to care for those you love most. With a WageWorks Dependent Care FSA, you can use tax-free funds to pay for dependent care services. You simply decide how much to contribute to your FSA for the year, and contributions are made each pay period. With a variety of convenient payment and reimbursement options, accessing and using funds in your FSA is fast and easy.



## Potential Tax Benefit of a WageWorks Dependent Care FSA

### Without FSA

**\$60,000** your gross annual pay (estimate)  
**- \$18,000** your estimated tax rate (30%)  
**= \$42,000** your net annual pay  
**- \$5,000** your annual dependent care expenses  
**= \$37,000** your final net annual pay

### With FSA

**\$60,000** your gross annual pay (estimate)  
**- \$5,000** your annual dependent care expenses  
**= \$55,000** your adjusted gross pay  
**- \$16,500** your estimated tax rate (30%)  
**= \$38,500** your final net annual pay

**You would take home \$1,500 more with a WageWorks Dependent Care FSA**

To find out how much you can save this year based on your current income and expenses, go to [www.wageworks.com/mydcfesa](http://www.wageworks.com/mydcfesa)

## Easy to Use, Easy to Save: Using your WageWorks Dependent Care FSA is as easy as 1,2,3.

**1. ESTIMATE** how much you spend on dependent care services per year, and direct up to \$5,000\* of pre-tax pay to your FSA.

**2. PAY** for dependent care services. Choose from several no-hassle payment and reimbursement options:

- Use the WageWorks EZ Receipts® mobile app on your smartphone to take a photo of receipts, instantly submit receipts for payment, check claim status or FSA balances, and even get electronic signatures from day care providers
- Access your FSA on line and fill out a simple form to pay your provider
- Arrange for FSA funds to be transferred to your checking account or a check to be mailed to reimburse you for expenses you've already paid

**3. REDUCE** your tax burden. Depending on your annual income and expenses, you could increase your take-home pay by an average of \$1,500 this year.

**EASY TO SIGN UP:** Sign up for a WageWorks Dependent Care FSA during open enrollment.

- Contact the person or organization managing your Dependent Care FSA benefits enrollment
- Visit [www.wageworks.com](http://www.wageworks.com) for online resources



## The smart way to save money while caring for your family.

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