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DON'T MISS OUT!

Learn how an FSA can put
more money in your pocket.

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ENROLL TODAY TO SAVE MONEY AND
INCREASE YOUR TAKE-HOME PAY WITH
A FLEXIBLE SPENDING ACCOUNT!

Flexible Spending Accounts 101:

It's likely that you've heard about Flexible Spending Accounts, but don't know exactly how they work. A Flexible Spending Account (FSA) is an employer-sponsored benefit that allows you to use pre-tax income to pay for qualified health care expenses that are not covered by your insurance, including copays, prescription drugs, child care services, and transit/commuter services. Since your contribution is set aside before taxes are calculated, it's like getting a tax-free advance* in your paycheck.

*advance applies to medical FSA only

	Without an FSA	With an FSA
Your annual income	\$40,000	\$40,000
Contribution to an FSA (before taxes)	\$0	\$2,000
Tax Deduction (estimated at 35%)	\$14,000	\$13,300
After-tax income	\$26,000	\$26,700
Increase in take-home pay with an FSA	\$0	\$700

Contact your HR department to enroll or visit myameriflex.com to learn more.
Don't forget to ask your HR department if you have the \$500 roll-over.