



Increased **FLEXIBILITY**

Add Value to Your Benefits Program

Flexible Spending Accounts (FSA) are among the nation's leading employer-sponsored benefit programs and provide significant tax-savings to both employees and employers alike.

For employees, a pre-tax reimbursement plan creates an instant savings of nearly 30%. For you? By offering a FSA program, you greatly enhance your employee benefits package, which in turn helps you attract and retain motivated employees.

How it Works

After a paperless on-line enrollment, employees (Participants) set aside funds -- through pre-tax payroll deduction -- to use for qualifying healthcare and/or dependent care expenses.

When a qualified expense is incurred, the Participant submits a request for reimbursement to our FlexSystem. With on-line administration, multiple methods for requesting reimbursement, daily check processing, and direct deposit, FlexSystem provides the industry's fastest turnaround of reimbursements.



Top three reasons to use an FSA

1. Increase employee's benefit and take home pay
2. Increase employee morale
3. No increase in employer contributions

Participant Service Features

- Enrollment or re-enrollment on-line from home.
- Multiple methods to request reimbursement: via paper, fax, on-line, or text message.
- Daily claims processing: 24-hour turnaround via direct deposit.
- Convenient FlexSystem Card for point-of-purchase transactions (see below).
- Automated reimbursement option through Claim ConneX (where available).
- 24/7 account access and claims status: on-line, telephone (voice response system), or text message.
- Toll-free customer service including a separate line for Participants.
- Online tax savings calculator.

The FlexSystem Card Option

Offering the FlexSystem Card with your plan gives your Participants a most convenient way to pay eligible healthcare and/or dependent care expenses. Qualifying card purchases are paid directly from the Participant's FlexSystem account balance, thereby effectively eliminating out-of-pocket expenses and



WORKPLACE SOLUTIONS

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