

## Before/After School Care, Nursery and Pre-School

### Daycare Fees

If you are a working parent, you can use your Flexible Spending Account Plan (FSA) to cover the expenses of child care. Just estimate your costs for those services for the coming year. Complete the enrollment form (IRS maximum per year is \$5000 for married couple and \$2500 for single parent) and your election will be divided by the number of pay periods for the plan year and will be deducted automatically from your pay-check before you're taxed. Now

you'll be saving for something you pay for every month and use the extra money you take home for other things.



**Your FSA plan can help you realize significant savings on daycare expenses**



### PIOPAC FIDELITY THIRD PARTY ADMINISTRATION

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## FLEXIBLE SPENDING ACCOUNT

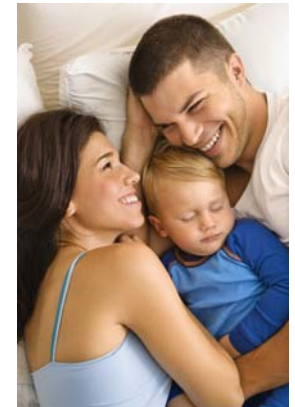
*"Security, Integrity, Trust"*

### PIOPAC FIDELITY THIRD PARTY ADMINISTRATION

Telephone: 808-792-5233  
Toll Free: 800-777-0284 ext. 233

**SAVE 25% TO  
40% ON  
EVERYDAY  
ITEMS**

**WHEN YOU  
ENROLL IN  
YOUR  
EMPLOYER'S  
FLEX BENEFITS  
PLAN**



# Reduce taxes & increase your take-home pay

Flexible Spending Account (FSA) allow you to pay for dependent care and eligible out-of-pocket health care expenses with pre-tax dollars, thereby reducing your taxable income.

With a little up-front planning, FSAs can provide you with significant tax savings while paying for a wide array of out-of-pocket health care and/or dependent care expenses.

The Flexible Spending Account Participant Handbook contains the information you need to determine if you want a Health Care and/or Dependent Care Spending Account. It also explains how to establish and use your account.

## Important!

Enrollment is required every plan year if you wish to participate.



Pay for your child's Orthodontia Treatment with pre-tax

## Budget for expenses and pay with pre-tax earnings

Take just a second right now and take advantage of a smart, simple way to prepare for expenses not covered by your employer's health insurance plan. It's called Flexible Spending Account Plan, and it allows you to use pre-tax income for things like co-pays at the doctor's office, over-the-counter drugs and prescriptions, chiropractic treatment and even prescribed weight-loss programs.

By taking advantage of this flexible benefit plan, you'll be able to hold on to more of your paycheck in a special easily accessible account. Once you enroll, the entire amount you estimate (not to exceed plan limit) for healthcare expenses for the year will be available to you on the first day of the plan year.

You can use the money in your account for whatever services or items not covered by your insurance plan, over-the-counter medication, prescriptions and doctor's co-pays, eyeglasses, orthodontia, LASIK procedures or eye surgery. This way, the money is ready and wait-

ing whenever you need it. It's that simple when you plan ahead, budget and enroll.

## Save on items not covered by your insurance plan

By saving money with the plan, you get to use more of what you make for the things your family needs. You can



also make adjustments to your plan in case your status changes due to marriage, divorce, birth, adoption, loss of a dependent or a change in your employment or the employment status of your spouse or a dependent.

Swipe your [take care](#)® Visa Flex Benefits Card *first* to pay everyday expenses your health plan doesn't cover!

