

FSA's make cent\$.

See how you can take home more money
with a Flexible Spending Account.



Save time, money and paperwork!

With the Benny™
Prepaid Benefits
Card, your FSA is:

Cash flow friendly –
No cash to pay
at the time of
purchase

Easy – Simply a
swipe of the Card

Fast – Funds auto-
matically deducted
from your FSA

Save your receipts
– Verification of
eligible expenses is
required by the IRS.

Simple to track –
Your current balance
available online 24/7

**What are YOU
waiting for?**

Sign up during open
enrollment and let
your savings begin!

**"BENNY CARD MADE it EASY.
THERE'S FEWER FORMS AND
NO WAITING FOR
REIMBURSEMENT."
-BENNY CARDHOLDER**

Let's face it, you work hard for your money and you want to keep as much of it as you can. A Health Care Flexible Spending Account (FSA) helps you do just that!

An FSA allows you to redirect a portion of your salary on a pre-tax basis to pay for eligible out-of-pocket health care expenses. Access to your FSA will be as easy as a swipe of a Card, and the more you put into it, the more you save. So, if you haven't considered an FSA in the past, it pays to take another look.

Did you know?

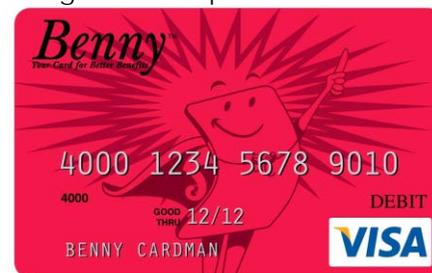
The average family of four in the U.S. can expect to pay close to \$2,420 each year on out-of-pocket expenses like doctor visits, prescription copays, dental work and new glasses. And this amount is expected to reach \$3,301 by 2014!

**If that \$2,420 goes into a Health Care FSA, a family
can save over \$600 in taxes.**

You'll get the Benny™ Prepaid Benefits Card to make it even easier!

An FSA is a good idea, and here's a feature that makes it even better – the Benny™ Prepaid Benefits Card. The Card contains the value of your annual Health Care FSA election amount, so you can use Benny to pay for eligible out-of-pocket medical expenses such as:

- Covered prescription copayments
- Over-the-counter items at pharmacies and participating supermarkets and discount stores
- Doctor and emergency room copayments
- LASIK surgery and eyeglasses



Cha-ching, cha-ching! Say goodbye to "paying twice".

Using the Card helps you keep cash in your wallet. You'll never "pay twice" with the Card – first from your paycheck into your FSA and then again at the time of purchase.

Each time you incur a qualified healthcare expense at a health related business (like a pharmacy or doctor's office) that accepts Visa®, simply swipe your Card and the amount of your eligible expense will be automatically deducted from your account.

Already have an FSA?

Perhaps now is the time to increase your contributions.

So, now that you know that FSAs are a smart move, let's take a closer look at what you can save!

With an FSA, you elect to have your health care contribution deducted from your paycheck each pay period, in equal installments throughout the year – before federal income, state income (in most cases) and Social Security taxes are taken out. So, every dollar you put in your FSA is tax-free, spendable income.

	THE SINGLE PARENT		THE WORKING COUPLE	
	<u>WITHOUT FLEX</u>	<u>WITH FLEX</u>	<u>WITHOUT FLEX</u>	<u>WITH FLEX</u>
TOTAL MONTHLY PAY	\$2,500.00	\$2,500.00	\$5,000.00	\$5,000.00
LESS NON-TAXABLE BENEFITS				
Medical Premium	\$0.00	\$100.00	\$00.00	\$150.00
Medical/Dental Expenses	\$0.00	\$100.00	\$00.00	\$150.00
Child Care Expenses	\$0.00	\$400.00	\$00.00	\$400.00
TOTAL PAY SUBJECT TO TAX	\$2,500.00	\$1,900.00	\$5,000.00	\$4,300.00
LESS DEDUCTIONS				
FEDERAL & STATE TAXES	\$539.58	\$400.83	\$1079.17	\$915.25
SOCIAL SECURITY TAX	\$191.25	\$145.33	\$382.50	\$328.91
AFTER-TAX INCOME	\$1,769.17	\$1,353.84	\$3,538.33	\$3,055.84
AFTER-TAX EXPENSES				
Medical Premium	\$100.00	\$0.00	\$150.00	\$0.00
Medical/Dental Expenses	\$100.00	\$0.00	\$150.00	\$0.00
Child Care Expenses	\$400.00	\$0.00	\$400.00	\$0.00
SPENDABLE INCOME	\$1,169.17	\$1,353.84	\$2,838.33	\$3,055.84
ANNUAL INCREASE IN SPENDABLE INCOME		\$2,216.04		\$2,610.12

*For information about your particular financial situation, consult with a tax advisor or other qualified person.

Remember...Always save receipts for FSA purchases made with Benny™

The IRS requires the submission of documentation to verify the expense was an eligible expense even when you use your Benny™ card. You will receive a letter when we need more information.

Last year, Monroe County employees had nearly **88%** of all their Benny™ card transactions automatically substantiated. That means less paperwork for you!



Look for details during open enrollment, or ask your Human Resource representative for more information.

If you enrolled last year your current Benny™ card will still be active in 2013.