



Your Flexible Spending Account (FSA)

Saving up to 40%
on health expenses.

Awesome.

That's exactly what I need.





Save on health, dependent care with your FSA

Use pre-tax dollars for important expenses

- Health care needs, dependent day care, or both
- For yourself, spouse, dependents

Easy and convenient





Pre-tax savings, made simple

Set aside pay before taxes

- Estimate how much you'll need
- Elect how much to defer

Save up to thousands

- Savings in reduced tax withholding
- Yours depends on election, tax situation





Care you need, savings you want

Health care account

- Out-of-pocket expenses
- Dental and vision care
- Over-the-counter needs

You or your dependents

- Even if they're not enrolled in your health plan





Health care... it's covered!

FSA health care eligible expenses

- **Prescriptions** for almost any medical condition
- **Over-the-counter medicines¹ and devices** like aspirin, antacid, antibiotics...
 1. As of 1/1/2011, over-the-counter medicines require a doctor's prescription in order to be reimbursed from your account.
- **Co-payments**, co-insurance, and deductibles
- **Dental care**, both preventive and restorative
- **Orthodontia**, child and adult
- **Vision care**, eyeglasses, contact lenses, solutions
- **Eye surgery**, including laser vision correction
- **Counseling** and therapy
- **Psychology** and psychiatry
- **Chiropractic** care and **acupuncture**

See www.pbs.us.com for more



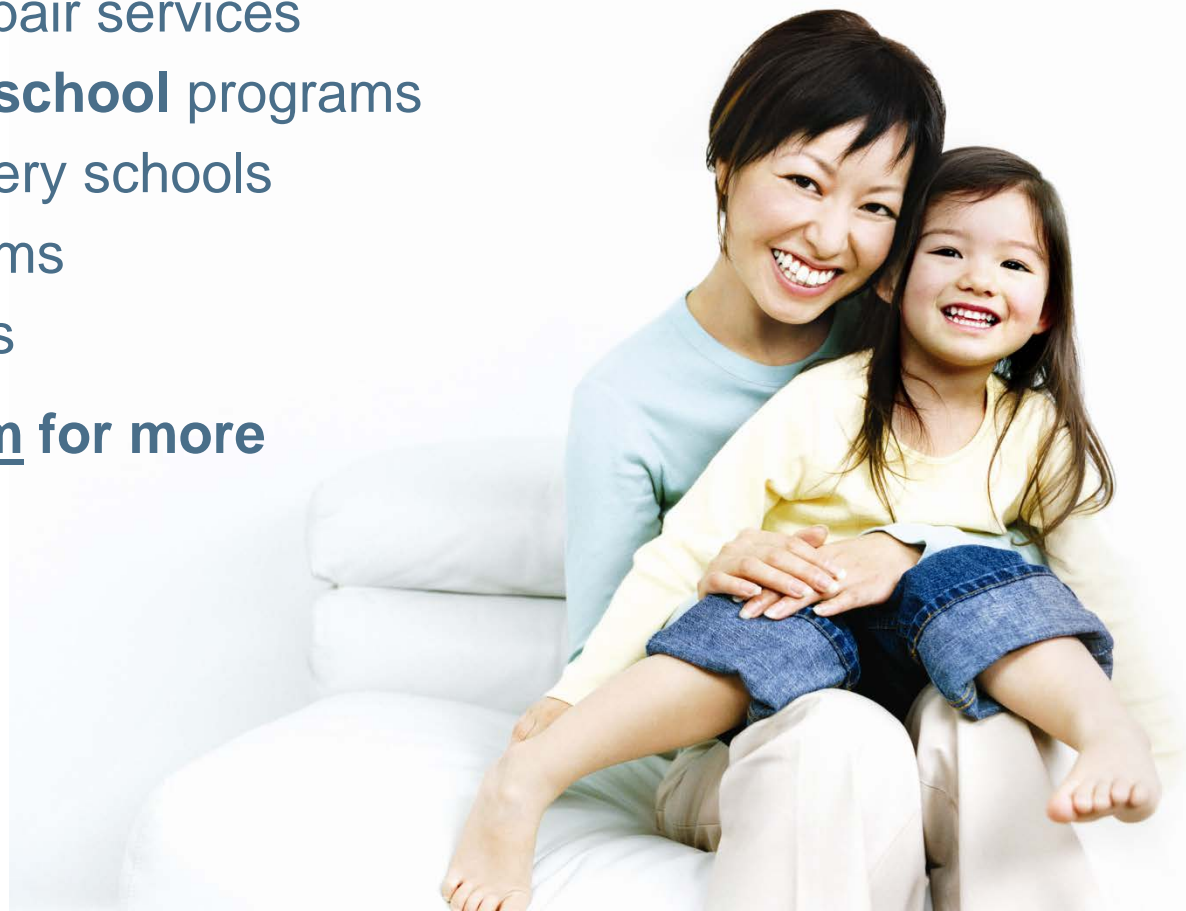


Dependent care... it's covered!

FSA dependent care eligible expenses

- Babysitting or au pair services
- Before- and after-school programs
- Day care and nursery schools
- Pre-school programs
- Elder care services

See www.pbs.us.com for more





Easy as a debit card

Use your **PBS Benefits Card** to pay instantly

- Works like a debit card, just swipe and go
- Funds come directly from your health care FSA
- No PIN required





More control, more convenience

Pay your Provider

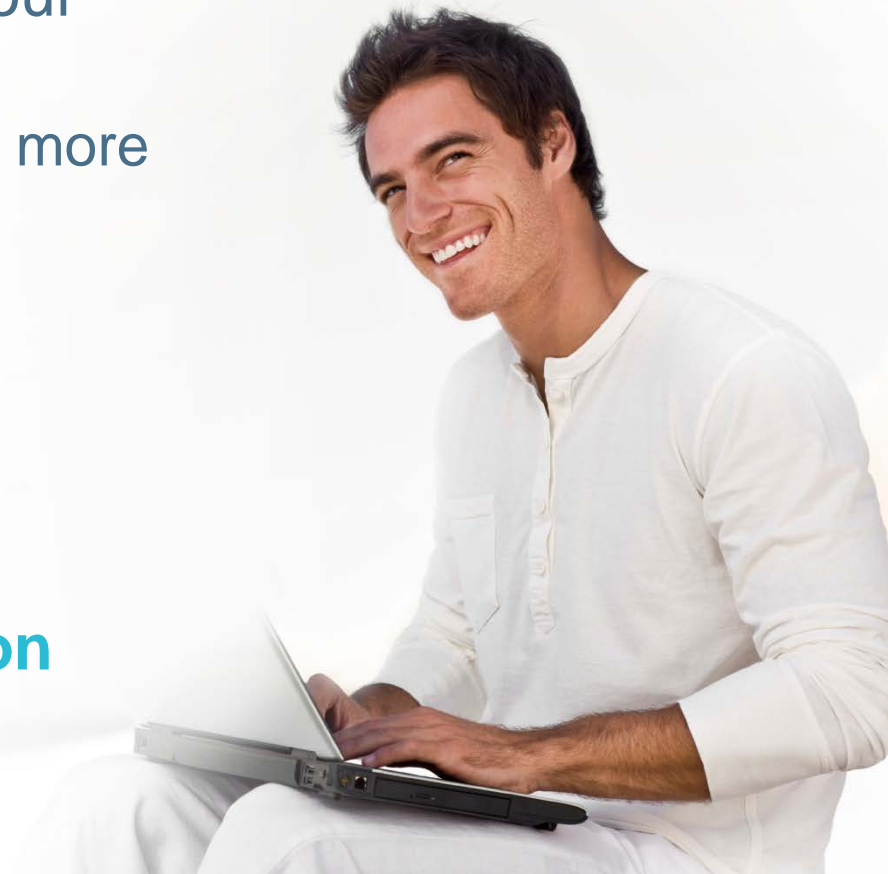
- Pay provider invoices using your PBS Benefits Card number
 - Doctor bills, Orthodontia, and more

Reimbursement

- Online Claims Submission
 - Fast reimbursement
- Traditional Claims

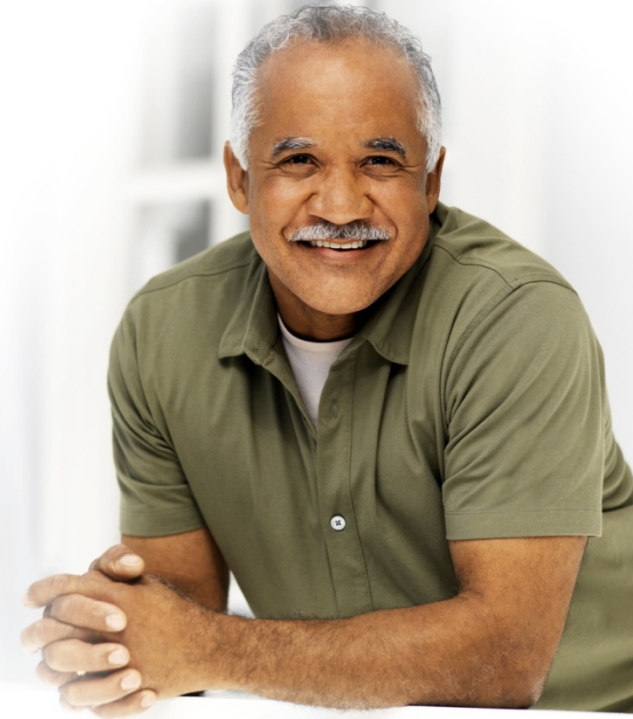
Online tracking and submission

- www.pbs.us.com



Adding it up: health care savings

ESTIMATED ELIGIBLE EXPENSES	EXAMPLE
Prescription drugs	\$240
Doctor visits	\$180
Annual dental plan deductible	\$50
Dental fillings and crowns	\$200
Orthodontia (braces)	\$1,800
Prescription glasses and sunglasses	\$300
Over-the-counter products	\$240
Suggested plan year election	\$3,010
Taxes (40%)	x 0.40
Estimated savings	\$1,204



Adding it up: dependent care

ESTIMATED ELIGIBLE EXPENSES	EXAMPLE
Day care / nursery school	—
Babysitting / au pair	—
Before- and after-school programs	\$3,600
Summer day care	\$1,400
Pre-school	—
Elder care	—
Suggested plan year election	\$5,000
Taxes (40%)	x 0.40
Estimated savings	\$2,000





Enrollment

Enroll today!

- Follow your employer's instructions
- Complete all applicable enrollment forms

Don't miss open enrollment





Why enroll?

- Tax savings
- Wide range of covered expenses
- Easy access
- Flexible options





Thank You!