

HSA + FSA

Make your money go further. Open a WageWorks Health Savings Account (HSA) and HSA-Compatible Flexible Spending Account (FSA).

Save between 25% and 40% on everyday expenses.

Combine a WageWorks, formerly Planned Benefit Systems, HSA and HSA-compatible FSA with a qualified High-Deductible Health Plan (HDHP) during open enrollment and watch your savings grow. You'll have money ready to pay for all of your eligible out-of-pocket health care costs, including those that count toward your HDHP deductible.

How your health care accounts work.

You can sign up for the health care accounts during open enrollment. Each paycheck, you set aside some of your pay, before taxes, to use for eligible expenses now or save in an account for later. By pairing an HSA with your HDHP, you can potentially reduce the out-of-pocket cost of your health expenses, including your HDHP deductible, by up to 40%.

It's your money.

Money you don't spend rolls over from year to year, so if you change jobs, switch to a lower deductible health plan, or even retire, your HSA and the money in it is still yours to keep for future health care expenses. Please remember, however, the money in your HSA-compatible FSA does not roll over, so you will need to spend all your account funds by the end of your plan year to avoid forfeiture. But using both accounts will maximize your savings now and for the future.

Using your health care accounts is easy.

Health Savings Account (HSA)

You decide how much you want to contribute to the HSA, up to the limits set by the IRS. Your contributions may go into an FDIC-insured, interest earning HSA bank account. Once you've established a balance, you can spend or save the money as the situation demands. You can even choose to invest a portion or all of your HSA in a variety of mutual funds and watch any interest and investment earnings accumulate tax-free¹.

HSA-Compatible Flexible Savings Account (FSA)

When you elect an HSA-compatible FSA, you get a special tax-free account just for your eligible vision and dental expenses. It's a great way to conserve your Health Care HSA, and it's easy to use just like your other WageWorks accounts. Once the plan year begins, your account is ready to use immediately for eligible expenses up to the amount you elected. Throughout the year, you "pay your account back" with pre-tax contributions from your paycheck.

Use these convenient payment options:

- ▶ **PBS Benefits Card.** Use it instead of cash at health care providers and wherever accepted for health-related services and for health expenses.
- ▶ **Pay Your Provider.** Use your PBS Benefits Card number to pay provider invoices.
- ▶ **Transfer Funds.** Log into your HSA bank account and initiate an online bank transfer for no charge. Checks are also available at no charge and withdrawals for a fee.

Sign up during open enrollment.

*Saving on my
health expenses now,
and putting away
more for later.*

That's exactly what I need.



Want to Contribute?

First enroll in an HDHP. The IRS has specific rules about participation.

For more information about the IRS requirements, including how much you can contribute, please visit www.pbs.us.com.

Not sure if you qualify?

Check with your employer's benefits representative or visit www.pbs.us.com.

Wondering how much you can contribute?

Visit www.pbs.us.com for a table showing the 2012 contribution limits, catch-up amounts and more.

Combining an HSA with your FSA.

If you participate in both an HSA and an HSA-compatible FSA (one that covers only vision and dental expenses), consider using the FSA first for eligible, planned expenses like laser vision correction and orthodontia. That way, you'll avoid forfeiting unused dollars in your FSA at the end of the plan year, and you'll maximize your potential savings.

Draw from the HSA bank account at any time.

If you need to spend money that you've invested in a mutual fund, simply sell some of your shares and move the money into the HSA bank account.

Notes:

1 Some plans require a minimum balance before the funds can be invested in a mutual fund. Please review your HSA custodian bank's material for more information.

2 The HSA-compatible FSA can only be used for eligible vision and dental expenses.

3 Requires a doctor's prescription as of 1/1/2011.

Pay for hundreds of expenses – tax-free!

You can use your HSA to save on hundreds of products and services for you and your family. Eligible expenses are defined by the IRS and your employer.

Typical expenses your HSA can help pay for:

- ▶ **Prescriptions** for almost any medical condition
- ▶ **Prescribed over-the-counter**³ health care products like allergy medicine, antacid, antibiotics, aspirin...
- ▶ **Co-payments** and deductibles
- ▶ **Physical therapy**, counseling and psychology
- ▶ **Chiropractic care, acupuncture** and some other alternative treatments

Typical expenses your HSA-compatible FSA can help pay for:

- ▶ **Dental care**, both preventative and restorative
- ▶ **Orthodontia**, child and adult
- ▶ **Vision care** including eyeglasses, contact lenses and saline solution
- ▶ **Eye surgery**, including laser vision correction

Pay for dependents, too!

Your HSA also covers eligible dependents' qualified expenses — even if your dependents aren't enrolled in your health plan.

For details and hundreds more eligible expenses, visit www.pbs.us.com

Your Employer and WageWorks

This program is sponsored by your employer and brought to you by WageWorks, formerly Planned Benefit Systems — the nation's leading provider of consumer-directed savings and spending accounts. WageWorks sets the standard for convenience and flexibility with easy access to your account, no-hassle payment options, comprehensive online tools, and expert support. Millions of employees nationwide enjoy the WageWorks advantage to save money and make smart choices about their health care, dependent care, and commuter expenses.

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