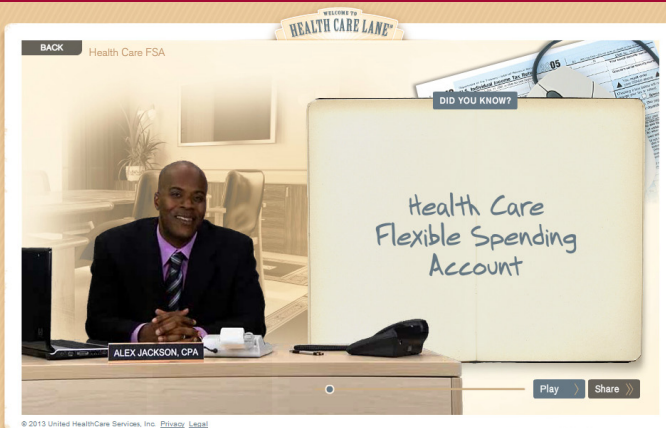


What is a Health Flexible Spending Account (FSA)?

A health FSA lets you use pre-tax dollars, which are deducted from your paycheck, to cover eligible medical, pharmacy, dental and vision expenses.

You can use a health FSA to help pay for certain health care expenses not covered by your other benefits. Examples of FSA expenses may include laser eye surgery, certain dental expenses and acupuncture, just to name a few. See the list of eligible health FSA expenses at yourtracktohealth.com, select *Benefits* and then select the *Health Flexible Spending Account* from the left menu.

To learn more about a health FSA, watch a short video on yourtracktohealth.com, go to the *Quick Links* on the home page and select *Video Library*.



Snap a picture of the code using the QR Reader on your smartphone to launch the video.



Stay tuned for Part 2 in this communications series about the health FSA, which will include information to help you understand the potential tax savings you could enjoy by enrolling in a health FSA.

Consider the Health FSA

1. Estimate your expected eligible FSA expenses for you and your dependents for the coming year.
2. Decide how much money you want to contribute annually to your FSA. You can contribute as little as \$10 per month (\$120 annually) or as much as \$2,500 annually. See the Health FSA Summary Plan Description (SPD) on yourtracktohealth.com, select *Benefits* and then select the *Health Flexible Spending Account* from the left menu.
3. Enroll in the health FSA during Open Enrollment.
Note: You must re-enroll in your FSA every year — FSA enrollment is NOT automatic each year.

After the plan year starts, the money will be taken out from each paycheck tax-free and put into your health FSA account for you to pay for eligible health care expenses. It's that simple.

Visit yourtracktohealth.com for more information about the health FSA, or call the FSA Customer Care Center at 1-888-298-9754.