LOWER YOUR HEALTHCARE COSTS WITH AN FSA.

HEALTHCARE SAVINGS, YOUR WAY.

A Healthcare Flexible Spending Account (FSA) lets you put away money tax-free to spend on eligible healthcare costs, so you save on taxes while setting aside money to pay for your healthcare expenses.

HOW IT WORKS

1. **You save on taxes.** Since you put money in your FSA before taxes, you don't pay income tax on those dollars.
2. **Your FSA account is available immediately.** You can use the full amount of your annual healthcare FSA election on the first day of the plan year.
3. **It helps with out-of-pocket costs.** An FSA can fund any deductible, copays or coinsurance you may have. You can also use your funds for eligible over-the-counter items, prescriptions, vision care or dental care.

SPEND YOUR FSA DOLLARS ON HEALTHCARE COSTS LIKE

- Deductibles, copays or coinsurance
- Prescription medications
- Eligible over-the-counter medications and supplies like pain relief and cold and flu remedies
- Period care products
- Vision or dental care, including orthodontia
- Insulin and glucose testing supplies
- Chiropractic care
- Mental health therapy and services

*Limited purpose FSAs can be combined with an HSA to pay for qualified dental and vision expenses.

apprize Benefit Services

HEALTH CARE FLEXIBLE SPENDING ACCOUNT

MANAGE YOUR APPRIZE FSA

Apprize Benefit Services offers two simple and easy-to-use ways to manage your FSA.

Online at apprize.elevateaccounts.com, available on PC and mobile devices.

With the Elevate mobile app for Android™ and Apple® (iOS).

SPEND YOUR FSA

It's easy to use your healthcare FSA to pay for eligible healthcare expenses.

Pay by debit card
Use your FSA balance to pay a provider with your *Elevate™ Visa® Debit Benefits Card*[1].

Get real-time reimbursement
Pay for expenses directly and then reimburse yourself online via direct deposit, or send money to a debit card, PayPal® or Venmo®. You also have the option to receive a check.

Complete an online payment
Use your FSA balance to pay a provider directly at apprize.elevateaccounts.com or with the Elevate mobile app.

Generally, you must use all the funds in your FSA by the end of the year. However, based on your employer's plan design you may have some additional flexibility.

Check your enrollment materials for specific details of your employer's FSA plan.

EASILY ACCESS YOUR FSA

Your FSA is designed to be simple to use and manage.

Your contributions go into the account automatically from your paycheck and you can see your balance, submit and check claims status, pay providers and make other transactions online or from the Elevate app.

Your FSA is always right at your fingertips when you need it.

Need help? Contact us at pretax@apprizebenefitservices.com

[1]This card is issued by UMB Bank, n.a. pursuant to a license from Visa U.S.A. Inc.

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