

PAYFLEX®

Two great ways to save

PayFlex® health savings account (HSA) limited purpose flexible spending account

Want to reduce your taxable income and increase your take-home pay? Enroll in the health savings account (HSA) and limited purpose flexible spending account (LPFSA). They'll help you, your spouse and tax dependents save on eligible health care expenses.

Great reasons to enroll in the HSA

- Contribute* pretax and post-tax dollars.
- Contribute up to **\$3,550****/individual and **\$7,100****/family (pretax) annually.
- Unused funds roll over from year to year.
- It stays with you, even if you switch employers, change health plans or retire.
- If you have an HSA somewhere else, you can transfer the balance to your new HSA.
- Your money can earn interest — plus, you can enjoy investment options.
- **Eligible expenses may include:**
 - Deductibles, copays and coinsurance
 - Eligible prescriptions
 - Vision care, including LASIK eye surgery
 - Dental care, including orthodontia

Save even more with the LPFSA

- Contribute pretax dollars from your paycheck, up to the Internal Revenue Service (IRS) limit of **\$2,700.*****
- Your full contribution is available at the start of the plan year.
- The LPFSA works great with an HSA, since it helps save your HSA dollars for future expenses.
- **Eligible expenses may include:**
 - Dental and orthodontia care, such as fillings, X-rays and braces
 - Vision care, including eyeglasses, contact lenses and LASIK surgery

Considering a PayFlex HSA with an LPFSA?

Not sure how much to contribute? Wonder how much you'll save? Discover the benefits of enrolling in a pretax account and how much to contribute.

Visit payflex.jellyvision-conversation.com to get started today.



Important note: If you don't use your LPFSA funds by the end of the plan year, you may lose them. Also, some LPFSA plans are designed with pre- and post-deductible phases. This means that before you meet your health plan deductible, funds are used for vision and dental expenses only (and sometimes prescriptions). Then, once you meet your health plan deductible, you can use funds to pay for all eligible health care expenses. Check your plan details to confirm.

* Annual contribution amounts include all contributions made to an HSA. If you have an HSA somewhere else, you can transfer that HSA balance (which will not count toward the HSA contribution maximum) to your new HSA. And you can make a one-time, tax-free transfer from an individual retirement account (IRA) (that amount will count toward your maximum). And if you're age 55 or older, you can contribute up to another \$1,000 annually.

** The maximum contribution limits are subject to change annually.

*** Some employers may set a lower limit. Please check your plan details for how much you can contribute.

Up to three ways to pay

Once your funds are available, it's simple and easy to pay for your eligible expenses.

Use the PayFlex Card®, your account debit card: When you use the PayFlex debit card (if offered), your expense is automatically paid from your account.

Pay yourself back: Pay for eligible expenses with cash, a check or your personal credit card. Then pay yourself back from your account. You can even have your payment deposited directly into your checking or savings account.

- **LPFSA:** Submit a claim through the PayFlex Mobile® app or your PayFlex member website, or fax/mail the claim directly.
- **HSA:** Pay yourself back using the PayFlex Mobile app or the member website.

Pay your provider: Use the PayFlex online feature (if offered) to pay your provider directly from your account.

Take care of your HSA and it could keep on growing

Once you have a minimum HSA balance (typically \$1,000), you can open an investment account. There's a range of mutual funds to choose from. Plus, no transfer or trading fees and no minimum investment trade amounts.

Questions?

Visit payflex.com or call us directly at **1-844-PAYFLEX (1-844-729-3539)**. We're here to help Monday – Friday, 7 a.m. – 7 p.m. CT, and Saturday, 9 a.m. – 2 p.m. CT.

Quick tip:

Save itemized statements, detailed receipts and any Explanation of Benefits (EOB) statements for your expense records.



Good to go

Managing your account has never been easier with the PayFlex Mobile app

- ✓ Check your balance and view alerts
- ✓ Make payments, withdrawals and deposits (HSA)
- ✓ Snap a photo of your receipts (LPFSA)
- ✓ View PayFlex debit card transactions
- ✓ View common eligible expense items, and more

Note: There may be fees associated with a Health Savings Account ("HSA"). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information.

PayFlex Systems USA, Inc.

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Investment services are independently offered through a third-party financial institution. By transferring funds into an HSA investment account, you can potentially benefit from capital appreciation in the value of mutual fund holdings. However, you will also be exposed to a number of risks, including the loss of principal, and you should always read the prospectuses for the mutual funds you intend on purchasing to familiarize yourself with these risks.

The HSA investment account is an optional, self-directed service. We do not provide investment advice for HSA investment account participants. You are solely responsible for any investment account decisions you make. Mutual funds and brokerage investments are not FDIC-insured and are subject to investment risk, including fluctuations in value and the possible loss of the principal amount invested. The prospectus describes the funds' investment objectives and strategies, their fees and expenses, and the risks inherent to investing in each fund. Investors should always read the prospectus carefully before making any investment decision. System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance and other factors.

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