

with Carryover



You're paying enough for healthcare.  
Don't pay taxes on it, too.

The medical, dental and vision care expenses that aren't covered by insurance – what you pay out of your own pocket – don't have to take such a big bite out of your budget. Use a take care<sup>®</sup> by WageWorks<sup>®</sup> **Flexible Spending Account (FSA) with Carryover** to cover these expenses, and save using pre-tax dollars.



### It's like a 30% off sale on eligible healthcare expenses.<sup>1</sup>

- Save up to 30% on things like glasses, braces and other necessities.<sup>1</sup>
- Carry over up to \$500 from one plan year to the next – you've got very little risk of losing your hard-earned money.
- Pick from several convenient, no-hassle payment and reimbursement options.

# Healthcare Flexible Spending Account

with Carryover

## How does it feel to save hundreds of dollars every year?

It's up to you. Simply decide how much to contribute to your Healthcare FSA, and funds are withdrawn from your paycheck *before taxes*. So you're not paying taxes on your full income. And that feels pretty good.

## If you've ever used an app, you can do this.

Checking your balances and managing your account is as simple as using your smartphone. Just download the MyFlex<sup>SM</sup> mobile app to access your account from anywhere.



## If you want to save, here's how you start.

- Estimate your annual healthcare expenses, and make your contributions accordingly.
- Carryover plans allow you to transfer up to \$500 to the following year's plan.

Sign up during your Open Enrollment period, or contact your benefits manager now for more information.

See how your savings add up with the *take care* calculator:  
[wageworks.com/takecare-mynewfsa](http://wageworks.com/takecare-mynewfsa)

1 Assumes a combined tax rate of 30%, including FICA, state and federal income taxes. Actual amounts may vary.

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