



Smart idea.

## take care by WageWorks Healthcare FSA with Carryover

A **take care**® by WageWorks Healthcare Flexible Spending Account (FSA) is a pre-tax benefit account used to pay for eligible medical, dental, and vision care expenses that aren't covered by your insurance plan. A **take care** by WageWorks Healthcare FSA is a smart, simple way to save money while keeping you and your family healthy and protected. And with this new Healthcare FSA there's virtually no "use it or lose it" risk.

### WHY YOU NEED IT

- Save an average of 30% on eligible healthcare expenses
- Carry over up to \$500 from one plan year to the next—there's virtually no risk of losing your hard-earned money
- Access the full amount of your account on day one of your plan year

### Your Estimated Tax Savings

Without Healthcare FSA		With Healthcare FSA	
Gross annual pay (estimate)	\$60,000	Gross annual pay (estimate)	\$60,000
Estimated tax rate (30%)	-\$18,000	Maximum annual Healthcare FSA contribution	-\$2,500
Net annual pay	= \$42,000	Adjusted gross pay	= \$57,500
Estimated annual healthcare expenses	-\$2,500	Estimated tax rate (30%)	-\$17,250
Final take-home pay	= \$39,500	Final take-home pay	= \$40,250

Take home this much more

\$750

take care®  
by WageWorks



Calculate how much more you can take home in one year at [wageworks.com/takecare-mynewfsa](http://wageworks.com/takecare-mynewfsa)



# Healthcare FSA with Carryover

## How It Works

Simply decide how much to contribute, and funds are withdrawn from your paycheck for deposit into your account before taxes are deducted. Your total annual election amount is available on day one of your plan year.

This new Healthcare FSA lets you carry over up to \$500 in account balances from one plan year to the next. With far less risk of “use it or lose it,” there’s no reason not to take advantage of the tax savings this year—and every year.

### HOW YOU USE IT

With a variety of payment and reimbursement options, your **take care**® by WageWorks Healthcare FSA is easy to use. The convenient **take care** Flex Benefits Card associated with your account can be used to pay for hundreds of eligible healthcare products and services for you, your spouse, and your dependents.

### HOW YOU MANAGE IT

Manage your account via a secure website on any computer or mobile device that’s connected to the Internet or via the **take care** MyFlex<sub>sm</sub> Mobile app.

### HOW MUCH YOU CAN CONTRIBUTE

You can contribute up to a maximum of \$2,500 to your **take care** by WageWorks Healthcare FSA. This limit may change for 2015. A different limit may apply to you, according to your employer’s plan.



## How You Get It

Ready to save? Sign up for a **take care** by WageWorks Healthcare FSA during your Open Enrollment period. Contact the person or organization managing your benefits enrollment today!

Learn more at

[wageworks.com/takecare-mynewfsa](http://wageworks.com/takecare-mynewfsa)



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