

FLEXIBLE BENEFITS PLAN SUMMARY



What is a Flexible Spending Account?

A Flexible Spending Account (FSA) allows you put aside a portion of your income, tax-free, into a specific account to pay for eligible expenses. There are two different types of FSAs: A Medical or Healthcare FSA and a Dependent Care or Daycare FSA.

PLAN DETAILS

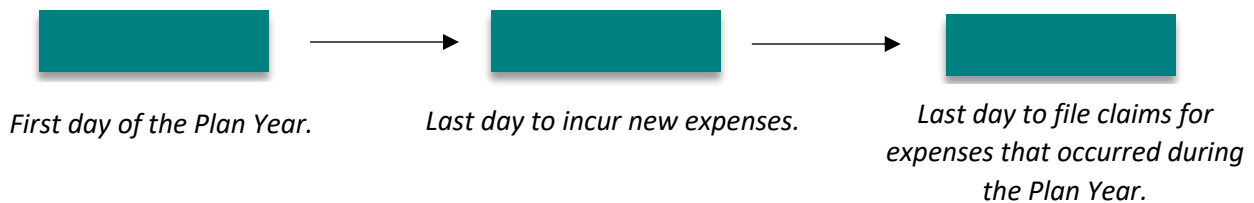
MEDICAL FSA

- **2017 Maximum Election Amount:** \$
- **Who Does It Cover?** You, your spouse, and any dependents
- **Common Eligible Expenses:**
 - Prescriptions
 - Co-pays
 - Dental: Exams, fillings, crowns
 - Vision: Exams, frames, lenses, LASIK
 - Chiropractic treatments
- The full amount of your election is available on the first day of the plan year
- You have _____ days after the end of the plan year to file claims to be reimbursed for expenses that were incurred during the plan year and use up remaining funds.

DEPENDENT CARE FSA

- **2017 Maximum Election Amount:** \$
- **Who Does It Cover?** Your dependent children under age 13 and/or dependents who are mentally or physically incapable of caring for themselves
- **Common Eligible Expenses:**
 - Daycare expenses
 - Preschool expenses
 - Summer Day Camps
 - Elder Care
- Funds are available as they are contributed each pay period
- You have _____ days after the end of the plan year to file claims to be reimbursed for expenses that were incurred during the plan year.

PLAN YEAR DATES & DEADLINES



What happens after I enroll in one or more of these plans?

First, you will be given access to your own, online **Consumer Portal** with 24HourFlex where you can view and manage your accounts. You can also access your accounts via the **24HourFlex Mobile App**, available as a free download for Apple (iOS) & Android devices!

Last, you will be sent a **24HourFlex debit card**, so you can start using your money. Even if you are enrolled in more than one account, you only need one card. Happy saving!