



Keep **yourself** healthy and your **wallet** happy.

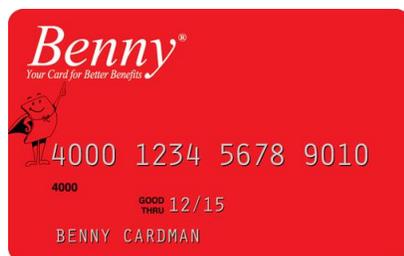
Using a Flexible Spending Account (FSA) is a great way to stretch your benefit dollars. You use pre-tax dollars in your FSA to reimburse yourself for eligible out-of-pocket medical and dependent care expenses. That means you can enjoy tax savings and increased take-home pay—all with the convenience of a debit card.

WHAT IS AN FSA?

With a General purpose FSA, you elect to have your annual contribution (up to the \$2,600 limit set by the IRS) deducted from your paycheck each pay period, in equal installments throughout the year. The amount of your pay that goes into an FSA will not count as taxable income, so you will have immediate tax savings. FSA dollars can be used during the plan year to pay for qualified expenses and services.

- General purpose FSAs allow reimbursement of qualifying out-of-pocket medical, dental, and vision expenses.
- Dependent Care FSAs allow reimbursement of dependent care expenses, such as daycare incurred by eligible dependents. The maximum election is \$5,000 per household.

With all FSA account types, you'll receive access to our secure, easy-to-use website at <https://my.nyhart.com>, where you can track your account balance, view your claim history, and submit requests for reimbursements.



WITH AN FSA YOU CAN:

Enjoy tax savings with pre-tax deductible contributions and tax-free reimbursements for qualified plan expenses.

Quickly and easily access funds using the debit card.

Enjoy secure access to accounts using our convenient website, <https://my.nyhart.com>; available 24/7/365.

Manage your FSA “on the go” with an easy-to-use mobile app.

File claims, upload documentation, and track expenses easily online.

Stay up-to-date on balances and any actions required with automated email alerts, website messages, and mobile messages.

Get one-click answers to benefits questions.

Use it or Lose it - While the FSA is a benefit that will save you money, there are some risks. Unused dollars in the FSA at the end of the plan year cannot be carried over, and the unused dollars will be forfeited to the plan sponsor. Plan to budget your FSA for expenses that will occur during the plan year. Expenses before or after the plan year will not be eligible for reimbursement.

Expenses are considered incurred at the time service is rendered, not when you are formally billed or pay for the service.

IMPORTANT FACTS TO REMEMBER:

- New elections are required each plan year.
- Elections are irrevocable during the plan year unless there is a qualifying Change in Status event.
- Spouses and children up to age 26 are eligible for reimbursement from General purpose.
- A grace period allows 2017 claims incurred through 3/15/2018 to be reimbursed.

In addition, you'll receive a convenient debit card to make it easy to pay for eligible services and products not covered by your health insurance. Your card is good for 3 years and will be reloaded each year with your election. When you use the card, payments are automatically withdrawn from your account. Just swipe the card and go. It's that easy! Save your receipts! Most expenses can be validated through the card transaction, but you may be prompted to provide a copy of the receipt for certain transactions in accordance to IRS regulations. When required, receipts can be easily uploaded online or through the mobile app. It's as simple as taking a picture of the receipt using the camera on your mobile device!

IS AN FSA RIGHT FOR ME?

An FSA is a great way to pay for expenses with pre-tax dollars.

A General purpose FSA could save you money if you or your dependents:

- Have out-of-pocket expenses like co-pays, coinsurance, or deductibles for health, prescription, dental, or vision plans.
- Have a health condition that requires the purchase of prescription medications on an ongoing basis.
- Wear glasses or contact lenses.
- Need orthodontia care, such as braces, or have dental expenses not covered by your insurance.

A Dependent Care FSA provides pre-tax reimbursement of out-of-pocket expenses related to dependent care. This benefit may make sense if you (and your spouse, if married) are working or in school, and:

- Your dependent children under age 13 attend daycare, after-school care, or summer day camp.
- You provide care for a person of any age whom you claim as a dependent on your federal income tax return and who is mentally or physically incapable of caring for himself or herself.

SUBMITTING RECEIPTS

IRS Rules require expenses to be substantiated. Documentation can be submitted online, via the mobile app, email, fax, or by mail. A notification will be sent by email or mail to notify you of any outstanding documentation.

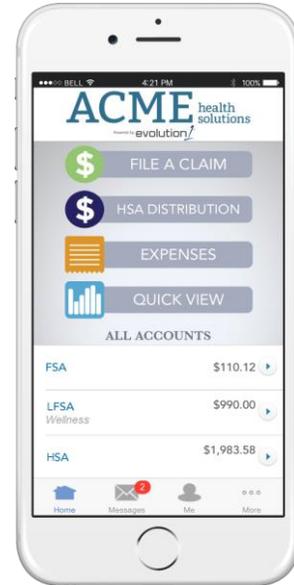
- Recurring amounts for the same amount with the same vendor will only need to be substantiated the first time in a plan year.
- Failure to submit documentation could result in a repayment or a suspension of the debit card.

PLAN AHEAD

Before you enroll, you must first decide how much you want to contribute to your account(s). You will want to spend some time estimating your anticipated eligible medical and dependent care expenses for the 2018 calendar year.

You may also access your account at <https://my.nyhart.com> to view any FSA expenses from 2017. This may help you estimate your future costs for 2018.

Frequently Asked Questions (FAQ), the Expense Eligibility Table, instructions for the Mobile App, and all forms are accessible via the website.



Above: With the convenience of a mobile device, you can see your available balance anywhere, anytime as well as file claims and upload receipts.