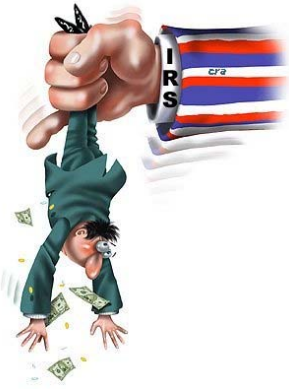


## Flexible Spending Account Plan Open Enrollment

**Remember you must re-enroll every year for your FSA plan.**



Taxes keep going up! As it stands now everyone's taxes will be increased next year which means your FSA will save you even more money. Day-to-day medical and day-care expenses are on the rise. If you like paying for expenses with no tax break then this is not the benefit plan for you. Your employer is offering a **FREE** benefit plan for its employees to save on their taxes and that plan is the FSA.

**With the FSA plan, take-home pay increases 25% or more on average.**

Everyone spends money on FSA eligible expenses either for medical, dental, vision, over-the-counter items, day-care, or other items and your employer wants to make sure that you are saving money on these items. Please take the time to learn more about this plan as this plan saves you money on taxes and increases take home pay.

### Are you going to incur any of the following expenses in the next year?

- **Prescription Co-pays**
- **Doctor Co-pays and/or Deductibles and/or Co-insurance**
- **Eye care Exams**
  - including glasses and contacts
- **Maintenance products for contacts**
  - Saline Solution
  - Contact lens solution
- **Dental Co-pays** for dental work
  - including braces/orthodontia
- **Daycare Expenses**
  - for either Children or the Elderly
- **Over-the-Counter Items–Requires a Doctor's Note**
  - includes a wide range of products from aspirin and allergy or cold medicine



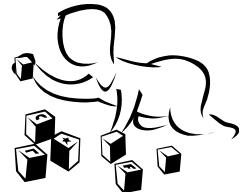
**THEN THERE IS A PROGRAM OFFERED BY YOUR COMPANY THAT YOU MUST TAKE ADVANTAGE OF:**

## Flexible savings account plan

Uncle Sam and your employer want to help out those families or individuals that have an ongoing need for medical and/or day-care services – so they came up with the Flexible Savings Account Program. This allows you to set aside tax-free dollars to pay for medical/dental/vision expenses and/or daycare expenses.

## How Can You Save More Money?

- A Flexible Spending plan allows you to pay for certain expenses with money you elect to use before taxes are taken out of your paycheck. By planning ahead for those expenses, you will be able to save hundreds or even thousands of dollars over the next plan year.
- Flexible Savings Accounts actually allow you to use 100% of every dollar you earn by setting aside money for eligible expenses before taxes are taken out.
- At the beginning of each year, you elect the amount of money you would like to set aside each pay period for day care, medical, dental and vision expenses, along with the many other expenses not covered by your insurance policies. Once these expenses are incurred, simply submit the claim to BBP and be reimbursed for your expenses on your paycheck. It's that simple!
- Even with the daycare plan – you can use up to \$5,000 tax free for qualified day care expenses – which would be creating an average tax savings of over \$1,200 for each participant.



### For more information on how to take advantage of this great benefit:

Please visit the website BBP set up for your employer, call BBP at (630) 773-2337 or email

BBPadmin at [support@bbpadmin.com](mailto:support@bbpadmin.com).

#### SHOULD YOU PARTICIPATE?

Do you dislike paying Taxes? Yes\_\_\_ No\_\_\_

Do you spend money on any of the following items? Yes\_\_\_ No\_\_\_

**MEDICAL:** Deductibles, Co-Pays, Medical Supplies or Over-the-Counter Items (with a doctor's note)  
**DENTAL:** Preventative Visits, Crowns; Bridges of Orthodontia  
**VISION:** Routine Exams, Eye Glasses, Contact Lenses, Supplies or LASIK  
**MENTAL:** Psychologist or Psychiatric Care

If you answered "Yes" to both questions above, you should participate.



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