



**BENEFITS  
ADMINISTRATION**

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COBRA, FMLA, FSA, HRA, HSA, TRANSIT

# Maximize your income



## Why should I enroll in a healthcare flexible spending account (FSA)?

Participation in a healthcare FSA can reduce your tax burden and makes saving for predictable healthcare expenses easy.

Annual Salary	Healthcare FSA Contribution	Annual Savings*
\$40,000	\$1,500	\$415
\$65,000	\$2,000	\$553
\$80,000	\$3,050	\$843

\*For illustrative purposes only. Based on a 7.65% FICA, 15% federal and 5% state tax. Your tax situation may be different. Consult a tax advisor.



## What is a healthcare FSA?

An FSA is an employer-sponsored benefit that allows you to pay for eligible healthcare expenses on a pre-tax basis. Participants save an average of 30% of their annual contribution amount. Qualified expenses include, but are not limited to:

- ▶ Copays & deductibles
- ▶ Prescriptions
- ▶ Dental care
- ▶ Contacts & eyeglasses
- ▶ Hearing aids
- ▶ Laser eye surgery
- ▶ Orthodontia
- ▶ Chiropractic care

An FSA covers eligible expenses for you and all of your dependents, even if they are not covered under your primary health plan. Enroll in an FSA account today to start saving.



### Online & Mobile Access

Get account information from our easy-to-use online portal and mobile application. See your account balance in real time, file a claim for reimbursement by snapping a photo of the receipt, and check on a claim status.



### Benefits Debit Card

Spending your FSA funds on eligible expenses has never been easier. The card allows you to avoid out-of-pocket expenses, cumbersome paperwork and reimbursement delays. Your card can be linked to multiple benefit accounts.



# Maximize

your spendable income with a  
healthcare flexible spending account

## Healthcare FSA Sample Savings

Healthcare FSA Contribution	Annual Tax Savings*
\$1,550	\$429
\$2,050	\$567
\$3,050	\$843

\*For illustrative purposes only. Based on a 15% federal tax, 5% state tax, and 7.65% FICA. Your tax situation may be different. Consult a tax advisor.

## Sign up during open enrollment

Start saving on taxes instantly by opening a healthcare flexible spending account (FSA). You will save an average of 30% on eligible healthcare expenses not covered by your health insurance plan.

Find out how an FSA can help you save on out-of-pocket expenses by visiting

[www.bbpadmin.com](http://www.bbpadmin.com)



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