## SAVE MONEY

on Health Care and Day Care expenses

With FSAFEDS (the Federal Flexible Spending Account Program) you PAY LESS IN TAXES which means you SAVE MONEY!

It's like this—if you make \$1,000 per pay date, you pay taxes on \$1,000 per pay date. But if you enroll in **FSAFEDS** and put, say \$20 per pay date in your FSA account, you pay taxes on only \$980 per pay date. So, you save money, because less money is withheld for taxes.

Who wouldn't want to save money?! It's like getting an instant raise.

FSAFEDS works very easily. First you enroll. Money is withheld from your pay and put in your account. Starting with your effective date, you pay out-of-pocket for eligible expenses.

You submit a claim and receive reimbursement from your account. Here are just a few examples of eligible expenses:



## **Health Care FSA**

- Co-payments, co-insurances and deductibles
- Acupuncture
- Body scans
- Hand sanitizer
- Hearing aids
- Mental health counseling
- Orthodontia
- Physical therapy
- Prescription drugs
- Sunscreen
- Vision and dental care

## **Dependent Care FSA**

- Care for children under the age of 13 including:
  - Child care at a day care center, day camp, sports camp or by a private sitter
  - Before and after-school care
  - Late pick-up fees
- Adult day care
- Expenses for a housekeeper whose duties include caring for an eligible dependent
- Placement fee and stipend for hiring an au pair







See our videos at www.FSAFEDS.com 1-877-FSAFEDS (372-3337) TTY: 1-800-952-0450

**Current enrollees must re-enroll to participate in the 2011 Benefit Period.** 

Enroll from November 8 - December 13, 2010

Most Executive Branch employees and employees from a few other agencies are eligible to participate in the FSAFEDS Program. However, some agencies, such as FDIC, Department of Treasury-OCC, OTS, U.S. Postal Service, etc., have their own FSA program. Employees from those agencies and other non-participating agencies cannot participate in the FSAFEDS Program.

