

A photograph of a family of four—two adults and two children—cheering with their arms raised in the air. The image is overlaid with a pattern of horizontal, multi-colored lines in shades of blue, green, yellow, and red, creating a vibrant, celebratory effect.

Flexible Spending Arrangements (FSAs) help you save money on I F B M U I B O E day care expenses and a to spend it on the things you care about. FSAs will have the whole family cheering!

### How much could you save?

Let's look at an example: Employees A and B both earn \$55,000 per year. They each have \$2,000 in out of pocket E B Z care expenses.

Employee A and Employee B have the same earnings and tax bracket, but Employee B saves \$ per year by

# Show me my pre-tax solutions:

## Health Care FSA

The Health Care FSA (HCFSA) allows you to pay for out-of-pocket medical expenses with tax-free dollars.

## Day Care FSA

Child care can be one of the single largest expenses for a family with children. A Day Care FSA (DCFSA) can be used to pay for your qualified day care expenses with pre-tax dollars which can save you up to \$1700 per year!!

5IF\$WNTFOZBBOEJB

DBMFOEBSZBSMBIGESIPVFIPME

GRSSFEBOEGMØHTFBBSBEMZ

If your plan year is not on a calendar year, take extra care in calculating your annual election.

Expenses can be for your dependent children 12 and under, and in some cases elder care, and must be enabling you to work, actively look for work or be a full-time student.

## Common Eligible Expenses

Child Care

Preschool

Before and after school care

Day Camps

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BOEPVSOHIDBBSFOPU

FMHØMF

## How do I access my benefits?

Accessing your benefits couldn't be easier, just swipe your Navia Benefit Card to pay for eligible IFB/IBSF PSB/BSF expenses. Funds come directly out of your 401(k) and are paid to the provider. Some swipes require us to verify the expense, so hang on to your receipts! If we need to see it, we will send you an email or notification via our smartphone app.

You can also submit claims online, through our smartphone app for Android and iPhone, email, fax or mail. Claims are



