

An FSA is a great cost savings tool alongside your health plan!



Get To Know Your FSA Benefit

If offered by your employer, a Flexible Spending Account (FSA) is a great way to pay for out-of-pocket health care expenses using pre-tax funds.

Advantages of Enrolling

- **Increase spendable income** by reducing the amount you pay in taxes
- **Easily budget** the cost of planned yearly health care expenses
- **The full elected funds are available** on the 1st day of the plan year and can be used for:
 - you, your spouse, and eligible tax dependents
 - medical, dental, vision and certain over-the-counter items

Account Resources

- **The FSA FLEX Debit Card** comes preloaded with your full election amount, making it easy to pay for eligible expenses.
- Your benstrat.com account allows you to file for reimbursements, upload documents, view claims, check balances and more.
- **Download the BenStrat mobile app** to access account information on the go!



Check with your employer for details about your FSA offering.

- ✓ Check your FSA balance on your online account at benstrat.com or the mobile app. Visit the [FSA store](#) for over-the-counter items.
- ✓ Spend remaining funds on any [Eligible Expenses](#) by the end of the plan year (typically June 30th).
Some plans allow up to a \$500 roll over of funds or a 2½ month grace period.
- ✓ Prepare your budget for next year's election. Use the [Election Worksheet](#) to help determine an amount to set aside.
Most employers require your annual election by June 1st.