

*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 1<sup>st</sup> 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](http://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](http://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 30<sup>th</sup>). *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 1<sup>st</sup>.*