

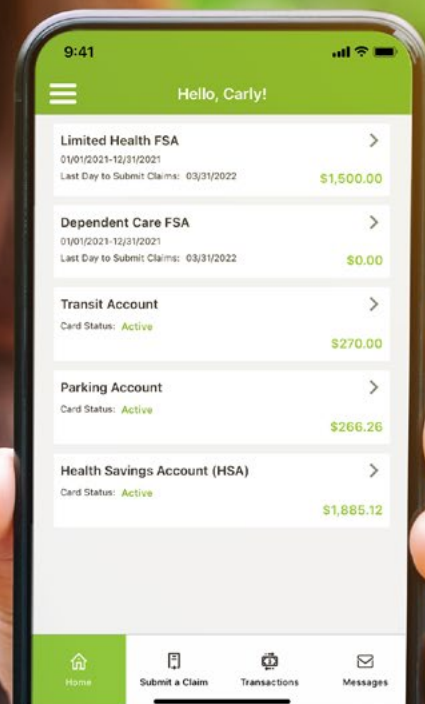
The BESTflexSM Plan



EBC Mobile



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Participants

Save money with a *Limited Health Care FSA!*

Use tax-free dollars to pay for eligible dental and vision expenses while contributing to a Health Savings Account (HSA).

Pre-tax Power!

The BESTflexSM Plan Limited Health Care FSA is right for you if you or your spouse (if you're married) also contribute to a Health Savings Account (HSA). This plan saves you approximately 30%* on your eligible expenses, meaning a \$1,000 eligible expense costs you about \$700. You get these savings because the contributions you make to a Limited Health Care FSA are exempt from Federal, State, and FICA payroll taxes.



*These tax examples are broad approximations of tax liability. Your specific savings depend on your tax bracket. You should consult a tax advisor for help with your own situation. Current IRS tax laws control all BESTflex Plan matters and are subject to change.

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Savvy spending on eligible expenses.

When you enroll in a [flexible spending account \(FSA\)](#), you deposit pre-tax funds into the FSA via payroll deduction and then use the money to cover your eligible expenses—tax free! Our technology makes it easy to access your funds. You can:

- Use your [Benefits Card](#) to pay for eligible expenses at the register or to make an online payment. If it's requested, you can submit purchase documentation for these transactions in EBC Mobile (our mobile app available in [App Store](#) and [Google Play](#)) or on our website.
- Pay for your eligible expenses with your preferred method of payment and submit reimbursement requests and expense documentation online using EBC Mobile or your desktop.
- Set up [Direct Deposit](#) so when your reimbursement is approved, the funds transfer electronically to your bank account.

How does it work?



How *Pre-Tax Savings* Work

With a \$100 payment or contribution to a pre-tax account, the employee's paycheck is only \$70 less because they saved \$30 on taxes.



Income



Pre-Tax Payment/
Contribution



Taxes*



Paycheck



After Eligible
Expense

Payroll

\$1,000

- \$300
(\$1,000 taxable)

\$700

\$100 out of your paycheck = \$600

Payroll with
Pre-Tax Benefit

\$1,000

- \$100

- \$270
(\$900 taxable)

\$630

\$100 from your Pre-tax
Payment/Contribution = \$630

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The FSA advantage – access your funds right away.

You can use your entire Limited Health Care FSA annual contribution at the beginning of your plan year. So you can spend the entire amount right away, even when only a fraction of it has been deducted from your payroll. Then your FSA contributions continue to deduct from your payroll throughout the year.

Annual Enrollment

Your enrollment in the Limited Health Care FSA lasts for one plan year, which is typically 12 months. Each year, your employer will inform you of open enrollment, which is a specific timeframe in the year when you will determine your benefit enrollments for the following plan year. During this time, you can make your Limited Health Care FSA elections for your new plan year. It's a great time to evaluate how much you're contributing to your FSA and adjust it to save more in the coming year.

How much should I contribute?

Look at the examples of Limited Health FSA eligible expenses at www.ebcflex.com/EligibleExpenses and estimate what you'll spend in the next year for these expenses. Use this number to determine your plan year contribution, considering the limits in place on your plan. Your annual contribution is split so that an equal amount is deducted from each paycheck in your plan year. To see what this paycheck deduction amount looks like, divide your total plan year contribution by the number of payroll periods your employer has.

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