

Flexible Spending Accounts----

ENROLL IN THE BENEFIT THAT SAVES YOU MONEY!

Easy to Use, Easy to Save



What is an FSA?

With an FSA, you elect to have your annual contribution deducted from your paycheck over 26 pay periods. The amount you elect will be taken as a pre-tax deduction. So you have an immediate savings! Your FSA dollars can be used during the plan year to pay for qualifying out-of-pocket medical, dental or dependent care expenses.

Using your Monroe County FSA is as EASY as 1, 2, 3

1. ESTIMATE how much you plan to spend on out-of-pocket medical, prescriptions, dental, & vision expenses for the year. Contribute up to \$2550 of your pre-tax pay to your FSA. Go to <https://fsastore.com/services/FSACalculator.aspx> to use a FSA calculator.
2. PAY for eligible medical, prescription, or vision care expenses using the Benny™ card which works just like a debit card.
3. MANAGE your FSA activities at www.mybenny.com or www.heginc.com

Ready to Save? Enroll now for your Monroe County FSA during Open Enrollment



What is a Dependent Care FSA? It allows reimbursement of eligible dependent care expenses such as daycare, summer camp, or before and after school care. Children under age 13 are eligible dependents.

Additional Facts:

- The Benny™ cannot be used to pay for out-of-pocket dental expenses, including orthodontia. For those enrolled in the County's dental plan, your out-of-pocket expenses are automatically deducted from your FSA balance. Reimbursement will be via direct deposit into your designated checking or savings account. Remember to pay the dentist any remaining balance.
- Save all your receipts. The IRS requires that every FSA transaction be substantiated. You may be asked to submit receipts to verify that your expenses comply with IRS guidelines.
- If you want to participate in FSA for 2015 you must complete a new enrollment form. Also you must have completed a full 12 months of service in order to be eligible. There is, however, no waiting period in which to enroll in Dependent Care.
- If you have any questions, e-mail hrbenefits@monroecounty.gov or telephone 753-1732. Visit www.heginc.com for information on FSA plans and details on eligible over-the-counter items.