

PAYFLEX®

The simple way to save for health and dependent care expenses **PayFlex® flexible spending account (FSA)**

Health care FSA

- You can contribute pretax dollars from your paycheck, up to the Internal Revenue Service (IRS) limit of **\$2,650**.
- Your full contribution is available at the start of the plan year to pay for eligible health care expenses. It covers you, your spouse and/or your tax dependents for:
 - Copays, coinsurance and deductibles
 - Dental expenses like orthodontia, crowns and bridges
 - Vision expenses like LASIK eye surgery, glasses and contacts
 - Prescription drugs and over-the-counter (OTC) items**

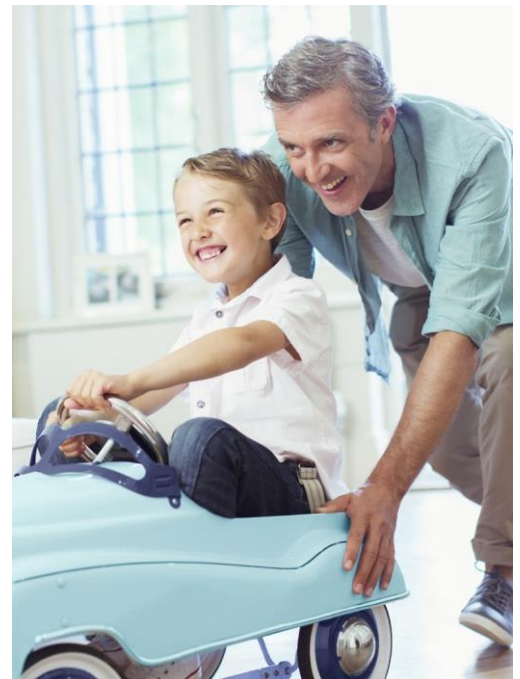
Dependent care FSA

- You can contribute pretax dollars from your paycheck, up to the IRS limit of **\$5,000**.
- Funds are for your dependent(s) age twelve or younger, or a spouse or dependent incapable of self-care.
- Pays for eligible child and adult care expenses, such as day care, preschool and nursery school, in-home aid and more.

Pay with ease

We'll show you how simple it is to pay for your eligible expenses:

- **Use the PayFlex Card®**, your account debit card: When you use the PayFlex debit card for an eligible health care expense, your expense is automatically paid from your health care FSA. The card is not available for the dependent care FSA, also known as FXD.
- **Pay yourself back:** Pay for eligible expenses with cash, a check or your personal credit card. Then submit a claim to pay yourself back. For speed, have your claims payment deposited directly into your checking or savings account.
- **Pay your provider:** Use PayFlex's online feature to pay your provider directly from your account.



Considering a PayFlex FSA?

Not sure how much to contribute?
Or how much you'll save?

Get started by visiting
payflex.jellyvision-conversation.com



Note: PEBC uses other acronyms for your FSA based on the type of FSA you have.

** You'll need a written prescription for OTC drugs and medicine.

Here are a few FSA reminders:

- Save your itemized statements and detailed receipts.
- View the IRS contribution limits and a list of common eligible expense items on the PayFlex member website.
- FSAs have a use-it-or-lose-it rule. This means you'll lose any unused funds at the end of the plan year. Check your plan details to confirm how it works.
 - You must submit your claims by the end of your run out period. Your run out period ends on April 30. This gives you another 120 days after the end of your plan year to submit claims.
 - If you're enrolled in a health care FSA, you can carry over up to \$500 in unused funds to the next plan year.
- You can change your contribution if you have a change in status,** such as marital and employment status, number of tax dependents, etc.
- **Specific to a dependent care FSA:** You must be working to use your dependent care funds. If you're married, your spouse must either be working, looking for work, a full-time student or incapable of self-care. You can change your contribution if there's a change in your provider or change in the cost for a provider.

Keep it simple with the PayFlex Mobile® app

- Manage your account
- View important account alerts
- Snap a photo of your documents and submit claims



Note: Standard text messaging rates and other rates from your wireless carrier may apply when using the PayFlex Mobile app.

Want more information about these accounts?

Visit pebc.payflex.com or call us directly at **1-877-644-5124**.

We're here to help Monday – Friday, 7 a.m. – 7 p.m. CT, and Saturday, 9 a.m. – 2 p.m. CT.

**You must apply for a change in your election through your employer. You must submit your request generally within 30 days of your status change date. See your employer's Summary Plan Description for specific details applicable to your plan.

PayFlex Systems USA, Inc.

This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. It does not contain legal or tax advice. You should contact your legal counsel if you have any questions or if you need additional information. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. PayFlex cannot and shall not provide any payment or service in violation of any United States (U.S.) economic or trade sanctions. For more information about PayFlex, go to payflex.com.

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