







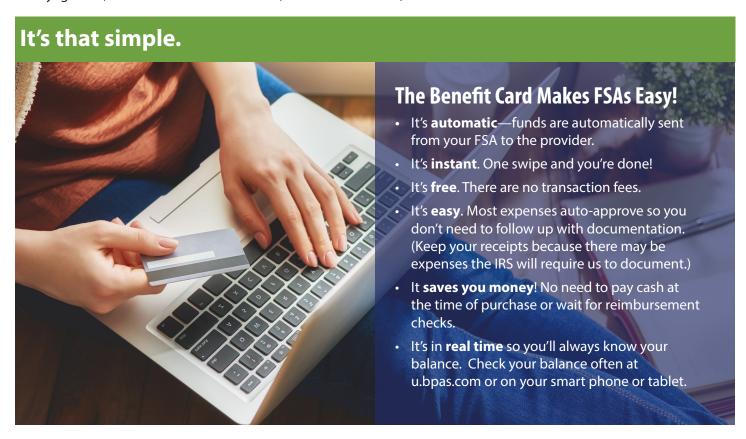


Flexible Spending Account (FSA) Rollover Option

Now, you can put money into your FSA each year completely risk free. How? If you don't spend all of your FSA money in the plan year, unused funds will automatically rollover to the next plan year up to your plan's maximum rollover amount. **No more "use it or lose it rule."**

We know it can be challenging to figure out how much to contribute to your FSA each year. The Rollover Option makes your decision easier. You can contribute with confidence knowing the money will be there whether you spend it this plan year or next.

- If you've participated in an FSA in the past, you already know how much money you can save by using tax-free money to pay for eligible medical expenses. The scary part was that you risked forfeiting—losing—any money you contributed to the FSA but didn't spend during the plan year. Worry no more. The IRS now allows you to rollover unused funds up to a certain limit. Check your plan documents for the rollover limit, then go ahead and increase your contribution this year. What do you have to lose?
- If you're new to FSAs, there's no risk for you to contribute at least your plan's maximum rollover amount If you don't incur eligible medical expenses. The money will just roll into next year. What you will get, however, is tax savings. The more money you contribute to the FSA, the more your taxable income is reduced. That means more money in your pocket. Give it a try. Contribute up to your plan's maximum rollover amount and start using tax-free money to pay for the medical expenses that you're already buying (like deductibles, co-pays, vision care, eyeglasses, over-the-counter medicines, and so much more).



Get started. Enroll today.

Ask your HR team for details or visit u.bpas.com