



<b>Your HealthCare Flexible Spending Account (HFSA) Snapshot</b>									
You have 90 days post HFSA plan year to submit payment for your HFSA									
	<b>HFSA Maximum Declared Amount</b>								
Annual Contribution to Employee HFSA	\$2,700								
<ul style="list-style-type: none"> <li>Your total declared amount is available the first day of the year</li> <li>There is no claim minimum</li> <li>Employee Funds are deducted from your pay in equal increments</li> <li>Pre-tax deduction results in a tax benefit to the employee</li> <li>Substantiation of health care expenses required for all payment requests</li> <li>Funds may be used to pay for qualifying medical expenses covered under Section 213-d</li> </ul> <table border="0"> <tr> <td>✓ Deductible</td> <td>✓ Vision</td> <td>✓ Copays</td> <td>✓ Limited OTC</td> </tr> <tr> <td>✓ Co-Insurance</td> <td>✓ Dental</td> <td>✓ Rx</td> <td></td> </tr> </table> <p><b>If you leave the Company</b>            If you are no longer employed, your HFSA benefit is limited to active dates of service. You may submit payment requests up to your unused declared amount within 90 days of leaving employment.</p>		✓ Deductible	✓ Vision	✓ Copays	✓ Limited OTC	✓ Co-Insurance	✓ Dental	✓ Rx	
✓ Deductible	✓ Vision	✓ Copays	✓ Limited OTC						
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<b>Your Dependent Care Flexible Spending Account (DFSA) Snapshot</b>					
You have 90 days post DFSA plan year to submit payment for your DFSA					
	<b>DFSA Maximum Declared Amount</b>				
Annual Contribution to Employee DFSA	\$5,000				
<ul style="list-style-type: none"> <li>Your balance can only be used as it is deducted from your paycheck</li> <li>No claim minimum</li> <li>Funds may be used for child or elderly dependent care expenses</li> </ul> <table border="0"> <tr> <td>✓ Day Care-IRS Qualified</td> <td>✓ In-Home Care</td> </tr> <tr> <td>✓ Nursery &amp; Preschool Care</td> <td>✓ After School Care</td> </tr> </table> <p><b>If you leave the Company</b>            If you are no longer employed, your DFSA benefit is limited to funds already deducted from your pay.</p>		✓ Day Care-IRS Qualified	✓ In-Home Care	✓ Nursery & Preschool Care	✓ After School Care
✓ Day Care-IRS Qualified	✓ In-Home Care				
✓ Nursery & Preschool Care	✓ After School Care				

**Owned by employer**

Unused (HFSA) amounts up to \$500 can roll over for use in the next plan year.  
 All un-used (DFSA) amounts at year-end are forfeited back to the employer.