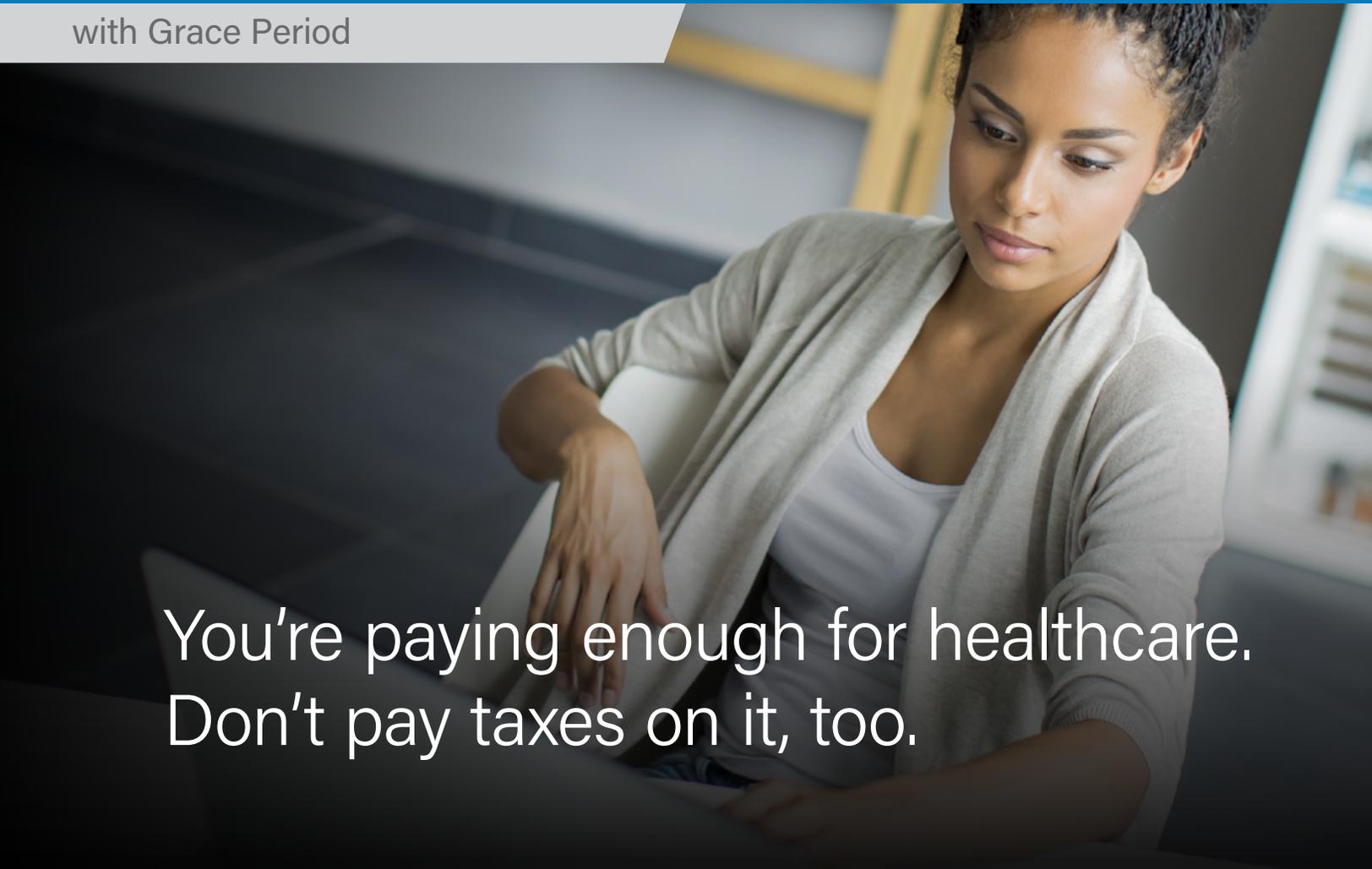


with Grace Period



You're paying enough for healthcare.
Don't pay taxes on it, too.

The medical, dental and vision care expenses that aren't covered by insurance—what you pay out of your own pocket—don't have to take such a big bite out of your budget. Use a *WageWorks*® **Flexible Spending Account (FSA) with Grace Period** to cover these expenses and save using pre-tax dollars.



It's like a 30% off sale on eligible healthcare expenses.¹

- Save up to 30% on things like glasses, braces and other necessities¹
- Access the full amount of your annual election on day one of your plan year
- Pick from several convenient, no-hassle payment and reimbursement options
- Take advantage of additional time to spend down your account balance

Healthcare Flexible Spending Account

with Grace Period

How does it feel to save hundreds of dollars every year?

It's up to you. Simply decide how much to contribute to your Healthcare FSA and funds are withdrawn from your paycheck *before taxes*. So you're not paying taxes on your full income. And that feels pretty good.

If you've ever used an app, you can do this.

Checking your balances and managing your account is as simple as using your smartphone. Just download the *EZ Receipts*® mobile app by WageWorks to access your account from anywhere.



If you want to save, here's how you start.

- Estimate your annual healthcare expenses and make your contributions accordingly
- Utilize a grace period of up to 2 ½ months after your plan year ends to spend down money left in your account

Sign up during your Open Enrollment period, or contact your benefits manager now for more information.

See how your savings add up with the WageWorks calculator:
wageworks.com/mygracefsa

1 Assumes a combined tax rate of 30%, including FICA, state and federal income taxes. Actual amounts may vary.

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WageWorks
everyone benefits®