



OPEN ENROLLMENT

Your FSA Benefits Guide

Plan ahead. Save on everyday care.



FSA BASICS

A simple way to save.

Ready to save up to 30%? Set aside **pre-tax dollars** for eligible expenses.



WHAT IS AN FSA?

A Flexible Spending Account (FSA) lets you set aside money from each paycheck before taxes to pay for eligible expenses. You choose your annual contribution during enrollment, and the funds are deducted evenly throughout the plan year—helping you reduce your taxable income and stretch your benefit dollars further.

HEALTH CARE FSA

For everyday health care expenses.

Use this account for eligible expenses not fully covered by insurance, for example:

- Office visits and prescriptions
- Dental and vision care
- Copays, coinsurance, and deductibles

DEPENDENT CARE FSA

For care that allows you to work.

Use this account for qualifying care while you and your spouse work or seek work, for example:

- Daycare and preschool
- Before/after-school care
- In-home adult/elderly care

LIMITED PURPOSE FSA

Have an HSA?

A Limited Purpose FSA is designed to work alongside an HSA. If offered by your employer, it generally covers eligible dental and vision expenses, helping you preserve your HSA funds for later use.

KEEP MORE OF WHAT YOU EARN

Enroll during open enrollment and start making your dollars go further.

LEARN MORE:
WWW.ASIFLEX.COM



IS AN FSA FOR YOU?

Important things to know.



An FSA can be a valuable way to save on eligible health care expenses, but it's important to consider your anticipated needs and plan carefully before deciding how much to contribute.

Reasons to Use a Health Care FSA



Immediate Access to Your Money

You don't have to wait! Your entire annual election amount is available for use on day one of the plan year.



Tax-Free Savings

The money you contribute to an FSA is never taxed which means more money to spend.



Help With the Unexpected

Be prepared for unplanned healthcare expenses like emergency room visits.



Plan for Larger Expenses

Set aside funds for LASIK, orthodontia, prescription eyewear and more.



Easy Access to Your Money

Use your FSA debit card to pay for eligible health care expenses at approved merchants.



FSAs Cover More Than You Think

From sunscreen to cold medicine to acupuncture, FSAs cover so much more than just copays.

Things to Consider



Use It or Lose It Rule

Unused money may be forfeited at the end of the year. Your employer may offer a carryover or grace period to extend spend down time.



Eligible Expenses Only

FSA funds can be used only for qualified expenses. Rising health care costs and more eligible OTC items make it easy to use your FSA dollars.

HEALTH CARE FSA

Save on everyday health care expenses.

Set aside **pre-tax dollars** from each paycheck for eligible health care costs.



WHY ENROLL?

1

Save about 30%

Most people save at least 30% on each dollar set aside for eligible expenses.

2

Day-one access

Your full annual election is available immediately at the start of the plan year.

3

Cover your family

Use funds for yourself, your spouse, and eligible tax dependents.

WHAT CAN I USE IT FOR?

- Office visits
- ER and urgent care
- Prescriptions
- Hearing expenses
- Dental care
- Vision care
- Over-the-counter medicine and medical supplies
- Copays, coinsurance, and deductibles

You would be surprised by what is eligible!

For a complete list of eligible expenses, visit [ASIFlex.com](https://www.asiflex.com).

ENROLLING IS SIMPLE

1

ELECT

Choose your annual amount during open enrollment.

2

SAVE

Contributions are taken from each paycheck.

3

SPEND

Use your FSA for eligible health care expenses.

READY TO SAVE?

Enroll during open enrollment and start making your health care dollars go further.

LEARN MORE:
[WWW.ASIFLEX.COM](https://www.asiflex.com)

YOUR FSA, YOUR WAY

More ways to use your tax-free FSA funds.

Your FSA can help pay for hundreds of eligible healthcare products and services — from everyday essentials to larger planned expenses.



EVERYDAY HEALTH

- First aid kits
- Diabetes supplies
- Menstrual products
- CPAP machines & supplies
- Sunscreen +15 SPF or higher
- Orthopedic supports



WELLNESS & SUPPORT

- Counseling & therapy
- Chiropractics
- Smoking cessation products
- Acupuncture
- Blood pressure monitor
- Oura ring



PLAN-AHEAD EXPENSES

- LASIK eye surgery
- Major dental work
- Orthodontia
- Fertility treatments
- Rx eyeglasses & sunglasses
- Durable medical equipment

REQUIRES A LETTER OF MEDICAL NECESSITY

A letter from your healthcare provider must confirm that the expense is medically necessary.



- Fitness & yoga programs
- Weight loss programs
- Air purifiers & humidifiers
- Fitness trackers
- Massages/massage guns
- Vitamins & supplements

FSA DEBIT CARD

A simple way to pay.

Use your FSA funds right at checkout!



WHAT IS THE ASIFLEX DEBIT CARD?

The ASIFlex card is a convenient, limited-use debit card that lets you pay out-of-pocket eligible health care expenses directly from your FSA account—no need for cash or personal credit cards!

HOW IT WORKS

1

SWIPE

Use the card for an eligible expense.

2

REVIEW

Many purchases are approved automatically.

3

FOLLOW-UP

If documents are needed, we'll let you know.

USE YOUR CARD FOR

- ✓ Office visits & copays
- ✓ Prescriptions & OTC health items
- ✓ Deductibles & co-insurance
- ✓ Dental & vision care

KEEP YOUR RECEIPTS

Even when your card works at checkout, **save your itemized receipts or other supporting documents.** IRS rules may require ASIFlex to verify that a purchase was eligible.

If documentation is needed, we'll notify you.

GOOD TO KNOW

You will receive two cards with your initial order. The card is valid for five years and reloads each plan year you re-enroll. Order additional or replacement cards in the ASIFlex participant portal at no cost.

SHOP WITH EASE

Instant purchase approval at IAS stores and no claim filing required!

Store locator: <https://www.sig-is.org/storelocator>





DEPENDENT CARE FSA

Make care costs a little easier.

Save on eligible dependent care expenses with pre-tax dollars.

WHY ENROLL?

1

Save about 30%

Pre-tax contributions can help your dependent care dollars go further.

2

Support work and family

Use the account for qualifying care that allows you to work or see work.

3

Care for loved ones

Eligible care may include children under 13 or dependents over 13 unable to self-care.

WHAT CAN I USE IT FOR?

- Daycare
- Preschool
- Before/after-school care
- Day camps
- In-home care
- Adult/elderly care

Generally Not Eligible:

Kindergarten or school tuition, tutoring, overnight camp, or care that is not work-related.

Care must meet IRS and plan requirements.

HOW IT WORKS

1

ELECT

Choose your annual amount during open enrollment.

2

CONTRIBUTE

Contributions are taken from each paycheck.

3

SPEND

Submit care expenses; reimbursement is limited to your available balance.

READY TO SAVE?

Enroll during open enrollment and make your dependent care dollars go further.

LEARN MORE:
WWW.ASIFLEX.COM



DEPENDENT CARE, YOUR WAY

**Simple options for managing
your recurring care expenses.**

Dependent care expenses are often predictable and recurring. ASIFlex offers convenient options that can reduce paperwork and make managing your account easier.

1.

SUBMIT A CLAIM

Pay your provider, then submit a claim through the ASIFlex participant portal, mobile app, or by fax or mail. Reimbursement is issued as funds become available. Sign up for direct deposit for even faster payment!

2.

SET UP AUTOMATIC CLAIMS

Complete a one-time Automatic Claim Request. Once approved, ASIFlex can reimburse you automatically as funds become available. No need to submit ongoing claims unless there is a change.

3.

PAY YOUR PROVIDER DIRECTLY

Set up recurring payments to your care provider through the participant portal. ASIFlex will automatically send payments according to the schedule you select. If your dependent care account does not cover the full amount, you can authorize the remaining balance to be withdrawn from a separate bank account—so your provider receives one seamless payment.

Less paperwork.

More time for what matters.

Explore your options at asiflex.com or contact us at 1-800-659-3035 with questions.

