



This Guide Will Help You Get The Most Out of Your Flexible Spending Account

An FSA as a great way to pay less taxes and save money on everyday healthcare and dependent care expenses, depending on which version of the FSA you have. With a dependent care FSA you can use pre-tax money to pay for daycare, pre-school, your nanny and more. With a Healthcare FSA you can use your money on co-pays, doctor visits, medicine, dental, vision exams, glasses, and more!

You will find a list of common items that you can spend your pre-tax dollars on by visiting www.mycafehealth.com and following the link to **the FSA Store**. Look for the FSA Store banner on the Cafe Health website where you will find a complete list and you can shop for items as well.

Looking for a way to spend down your FSA?

health SHOPPER

Shop for FSA eligible items with Health Shopper!

Everything flex spending. **Zero guesswork.**

Shop FSA Store



Four tips to get the most out of your account

1. Register Your Account at www.mycafehealth.com
2. Connect to your Bank for Quicker Reimbursements
3. Download The Cafe Health Mobile App
4. Visit the FSA Store



Getting The Most Out of Your FSA

Have you ever wondered how people manage their healthcare expenses wisely? Think of a Flexible Spending Account (FSA) as their strategic toolkit for financial wellness. An FSA lets them contribute some of their earnings before taxes, creating a special fund they can tap into for medical needs. Let's delve into some practical tips that demystify the FSA world, helping you maximize its potential.

Tip 1: Seamlessly Manage Through Technology

In this digital era, staying on top of your FSA game is as easy as a few clicks. With the online portal and app available at www.mycafehealth.com, you can effortlessly track your FSA balance. Beyond that, you can file claims, request replacement cards, and even reset passwords if needed, all at your fingertips.

Tip 2: Know the Rules to Master the Game

Don't get stuck saying, "oh I didn't know"... Wisely manage your FSA so you don't need to worry about your unused funds vanishing. As a general rule, it's best to use your debit card whenever possible. If you pay out of pocket make the claim immediately using the app, but know you can get reimbursed up until a month after the end of the year for that expense. And there is one more great feature! Enter the carry over provision—a remarkable feature that allows \$610 of the remaining funds in your account can magically roll over to the next plan year.

Tip 3: Embrace Eligible Expense Wisdom

Unlock the knowledge of eligible expenses at your disposal by visiting www.mycafehealth.com. You will find a link to a list of items that are qualified FSA purchases. This comprehensive list outlines what your FSA treasure can cover. From medical appointments to prescriptions, eyeglasses, and more, it's a guidebook to making savvy healthcare decisions.

Tip 4: Master the Art of Financial Planning

Become a virtuoso of financial planning with the FSA savings calculator on www.mycafehealth.com. This tool helps you strategically determine how much to allocate to your FSA. Consider it akin to constructing a puzzle of fiscal responsibility, designed to fit your unique circumstances.

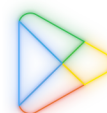
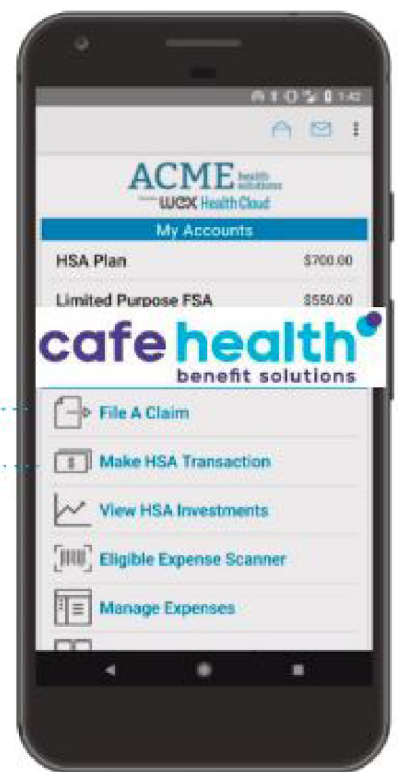
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Manage your Account on the go: Download the Cafe Health Mobile App

Want a simple, easy way to check your healthcare account balances and submit receipts from anywhere? The Café Health App lets you securely access your health benefit accounts with a touch of a finger. Designed so you can quickly find what you need most, our Mobile App provides easy, on-the-go access to your FSA and HSA accounts.



www.mycafehealth.com