



WHAT WOULD YOU
DO WITH AN EXTRA
WEEK AND A HALF
OF PAY THIS YEAR?



AXISPLUS ✦
BENEFITS

Medical and Dependent Care Flexible Spending
Section 125 Cafeteria Plan





ENJOY THE BENEFITS

Reduce taxes and increase take-home pay.

Pay eligible expenses directly with your AxisPlus® debit card.

Convenient online account access.

24-hour friendly customer service.

Easy to set up and maintain.

Log on at www.myaxisplus.com

WHAT IS FLEXIBLE SPENDING?

A Flexible Spending Account (**FSA**) is an IRS program which allows participants to pay for qualified Medical and Dependent Care expenses with pre-tax dollars.

HOW DOES AN FSA WORK?

During your employer's open enrollment you estimate your expenses and make an annual election amount. Uniform deductions are made from each paycheck (pre-tax) throughout the plan-year and are contributed to your FSA. When you incur expenses simply swipe your AxisPlus® debit card, or file a reimbursement claim with AxisPlus Benefits™, and we'll reimburse you directly from your FSA.

WHAT TYPES OF FSAs ARE AVAILABLE?

There are three types of FSAs: Health/Medical, Dependent Care and what's called a Limited FSA. The Medical FSA covers out-of-pocket medical, dental, and vision expenses.* The Dependent Care FSA reimburses dependent care related expenses such as child daycare. Because they are two separate accounts, money cannot be exchanged between them. The Limited FSA exclusively reimburses for out-of-pocket dental, vision or preventative care expenses. Limited FSAs work well with Health Savings Accounts.

*See the *Common Eligible Medical Expenses* list on page 4.

COMMON ELIGIBLE MEDICAL EXPENSES

Office co-pays

Chiropractic visits

Vaccinations

Contacts/Glasses

Eye exams

Prescriptions

Dental treatment (non-cosmetic)

Surgery

Radiology

Emergency room

Hearing aids

Laboratory fees

Anesthesia

Physical therapy

Orthodontia

Dermatology (non-cosmetic)

Psychiatric care

LASIK eye surgery

Medical deductibles

Acupuncture

*Over-the-counter items:

Pain relievers

Creams/Ointments

Antacids/Stomach relief

Sinus/Allergy

Cold/Cough

*IRS requires a physician's prescription for over-the-counter drugs or medicines.

HOW WILL A FLEXIBLE

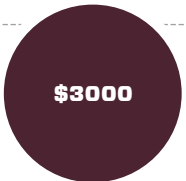
When you participate in an FSA, your pre-tax deductions lower your taxable income. When your taxable income is lower, your spendable income is higher.

When you have known medical care expenses, a Flexible Spending Account is a great way to put money back in your pocket. The more you plan, the more you save.

SPENDING ACCOUNT SAVE ME MONEY?

GROSS MONTHLY INCOME

WITHOUT FSA WITH FSA



TAXABLE INCOME



Federal Tax	\$234
State Tax	\$128
Social Security	\$126
Medicare	\$44
Total Taxes*	\$532

After-Tax Deductions
\$400

Dependent Care	\$300
Medical	\$100

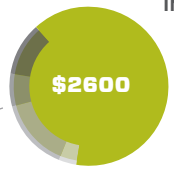
TAKE HOME PAY



WITH FSA

Pre-Tax Deductions	
Dependent Care	\$300
Medical	\$100
Total	\$400

TAXABLE INCOME



Federal Tax	\$174
State Tax	\$103
Social Security	\$109
Medicare	\$38
Total Taxes*	\$424

Monthly Savings with FSA
\$108



TAKE HOME PAY

* Actual taxes may vary.

* Some states do not respect salary reduction for state income tax purposes.

WHY



MORE RESOURCES AVAILABLE ONLINE

Log on to myaxisplus.com to check your balance, view your account history, access your summary plan description, print reimbursement forms, and check the industry's most comprehensive list of eligible expenses.

Log on at myaxisplus.com

ESTIMATING YOUR EXPENSES

It's important to estimate your expenses as accurately as possible in order to maximize your tax savings. Typically, money left in your FSA at the end of the year can't be rolled over; however, your employer's Plan may allow for a Grace Period or Carryover option. Please see your Summary Plan Description for details. This worksheet helps you estimate your expenses and take full advantage of your FSA.

MEDICAL EXPENSES

Medical deductibles	\$ <input type="text"/>
Office co-payments	\$ <input type="text"/>
Prescription drugs	\$ <input type="text"/>
Vision exams	\$ <input type="text"/>
Glasses/Contacts	\$ <input type="text"/>
Dental services	\$ <input type="text"/>
Orthodontia	\$ <input type="text"/>
Routine exams/Physicals	\$ <input type="text"/>
Misc. health expenses	\$ <input type="text"/>
Annual Estimate:	\$ <input type="text"/>

DEPENDENT CARE EXPENSES

Child daycare	\$ <input type="text"/>
Summer day camps	\$ <input type="text"/>
Adult daycare	\$ <input type="text"/>
Misc. dependent care	\$ <input type="text"/>
Annual Estimate:	\$ <input type="text"/>

Total Annual Estimate: \$
(Health and Dependent Care)



IF YOU HAVE ANY QUESTIONS PLEASE CONTACT US!

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