**Find out if Flexible Spending is Right for You**

- **SINGLE PARENT**
  - Paul and Jenny are both employed with two children. Their combined annual income is $3,506.56. They decide to use Jenny’s Premium Conversion Account to help pay for daycare expenses, which are not covered by their dental plan. By participating in the Premium Conversion Account, Paul and Jenny increase their spendable income by $737.31 each month.

- **EACH INCOME HOUSEHOLD**
  - Mike, 18, and his sister have two children who no longer live with him. His annual salary is $18,600 and he uses the premium conversion account to pay for his monthly medical and dental deductibles. Since one of their children is in school, they use a Reimbursement Account to help pay orthodontic expenses, which are not covered by their dental plan. By participating in the Reimbursement Account, Paul and Jenny increase their spendable income by $267.31 each month.

- **FULL PAIR**
  - Paul and Jenny are both employed with two children. Their combined annual income is $3,506.56. They decide to use Jenny’s Premium Conversion Account to help pay for daycare expenses, which are not covered by their dental plan. By participating in the Premium Conversion Account, Paul and Jenny increase their spendable income by $737.31 each month.

**OK, I’ve made contributions to the Flexible Spending Plan and I have a claim. Now, how do I get reimbursed?**

Getting reimbursed for eligible expenses is as easy as A-B-C.

1. **A. Complete BCC’s Employee Spending Account Request for Reimbursement form**
   - Send your completed Request for Reimbursement form and the appropriate back-up documents to:
     - Benefit Coordinators Corporation (BCC) 100 Ryan Court, Suite 200 Pittsburgh, PA 15205
     - Fax the claims to: 412-276-7183
     - Remember to visit www.benXcel.com for more information about Flexible Spending Accounts or to download a reimbursement form.

2. **B. Attach the required back-up documents.**
   - a. Receipt or cancelled check
   - b. Itemized receipt from your doctor, lab, pharmacy, etc.
   - c. Signed receipt from the daycare provider that includes:
      - the dates services were rendered.
   - d. An Explanation of Benefits from your health care, dental or vision insurance carrier.

Processing time varies according to the procedures established by your specific claim, call our toll-free number 1-800-685-6100. If you have questions about FSA reimbursements, supplies, claim forms and answers to FSA-related questions, you may call our toll-free number 1-800-685-6100.

- **Benefit Coordinators Corporation (BCC)**
  - 100 Ryan Court, Suite 200
  - Pittsburgh, PA 15205
  - 412-276-7185

**How Flexible is Your Dollar?**

Enroll now in your company offered Flexible Spending Account and see how far you can stretch your money.

**Tax-Favored Accounts**

Keep You in the Green

- **A. Complete BCC’s Employee Spending Account Request for Reimbursement form**
  - Send your completed Request for Reimbursement form and the appropriate back-up documents to:
    - Benefit Coordinators Corporation (BCC) 100 Ryan Court, Suite 200 Pittsburgh, PA 15205
    - Fax the claims to: 412-276-7185
    - Remember to visit www.benXcel.com for more information about Flexible Spending Accounts or to download a reimbursement form.

Where do I send my Flexible Spending Account claims?

**My company sponsors our Flexible Spending Account. How does BCC fit into the picture?**

BCC (Benefit Coordinators) is the administrator of your Flexible Spending Account. BCC coordinates with your Human Resources Department to assist with ongoing questions. If you have questions about Flexible Spending Account or a specific claim, call our toll-free number 1-800-685-6100.

- **Benefit Coordinators Corporation (BCC)**
  - 100 Ryan Court, Suite 200
  - Pittsburgh, PA 15205
  - 412-276-7185

**How many people live in your household?**

- **SINGLE PARENT**
  - Paul and Jenny
  - **EACH INCOME HOUSEHOLD**
  - Mike and sister
  - **FULL PAIR**
  - Paul and Jenny

**What are your estimated expenses?**

- **Medical Premium**
  - $85.00
- **Dependent Care Expenses**
  - $400.00
- **Medical and Dental Deductibles**
  - $276.31

**My company offers the Flexible Spending Plan. How do I get enrolled?**

Enroll now in your company offered Flexible Spending Account and see how far you can stretch your money.
The following Flexible Spending Reimbursement Worksheets will help you estimate your annual flexible spending health care and depend care expenses. Please estimate conservatively and accurately because any monies left in your account may be forfeited under the “Use it Or Lose it” rule.

### HEALTH CARE REIMBURSEMENT ACCOUNT WORKSHEET

Estimate the total amount of unreimbursed expenses in the plan year for the following:

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductibles (medical, dental and vision)</td>
<td>$</td>
</tr>
<tr>
<td>Copayments (medical, dental and vision)</td>
<td>$</td>
</tr>
<tr>
<td>Routine Physical Exams Not Covered by Insurance</td>
<td>$</td>
</tr>
<tr>
<td>Dental and Orthodontia</td>
<td>$</td>
</tr>
<tr>
<td>Vision Care</td>
<td>$</td>
</tr>
<tr>
<td>Well-Baby Care</td>
<td>$</td>
</tr>
<tr>
<td>Infant Care</td>
<td>$</td>
</tr>
<tr>
<td>Over The Counter Drug/Medicines</td>
<td>$</td>
</tr>
<tr>
<td>Prescription Drugs (both control included)</td>
<td>$</td>
</tr>
<tr>
<td>Other Allowable Expenses (see list)</td>
<td>$</td>
</tr>
</tbody>
</table>

**TOTAL**

**DIVIDE** by the number of pay periods you will receive during the plan year & enter the result below.

This is your per pay period contribution.

---

### DEPENDENT CARE REIMBURSEMENT ACCOUNT WORKSHEET

Estimate your total unreimbursed expenses for the plan year. Remember that your calculated amount cannot exceed the calendar year limits established by IRS.

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child Day Care</td>
<td>$</td>
</tr>
<tr>
<td>In-Home Care</td>
<td>$</td>
</tr>
<tr>
<td>Nursey and Preschool</td>
<td>$</td>
</tr>
<tr>
<td>After School Care</td>
<td>$</td>
</tr>
<tr>
<td>Senior Day Camp</td>
<td>$</td>
</tr>
</tbody>
</table>

**TOTAL**

**DIVIDE** by the number of pay periods you will receive during the plan year & enter the result below.

This is your per pay period contribution.

---

### Other Allowable Expenses

- Acupuncture
- Diagnostic services
- Routine physical exams
- Alcoholism abuse treatment
- Dental and vision plan
- Swine flu
- Artificial limbs
- Vision care, prescription sunglasses
- Preventive vision program
- Birth control pills
- Prescription drugs and/or batteries
- Childcare for a handicapped child
- Therapists
- Emergency travel
- Hospital services
- Transportation equipment for the handicapped
- In-home care

### What health care expenses do not qualify for reimbursement?

Here is a partial list of ineligible expenses:

- Insurance premiums as a participant in the FSA plan
- Expenses reimbursed by another plan
- Expenses not qualified by the IRS
- Expenses claimed as deductions or credits on your federal tax return
- Expenses incurred before you were a participant in the FSA plan
- Expenses incurred when you are no longer a participant in the FSA plan
- Amounts above the maximum plan limits for medical reimbursement

### How do I know what is considered an eligible dependent care expense?

The definition of “dependent” is governed by the IRS code. Currently, a qualified dependent includes:

- Your son or daughter under age 13 when the care was provided and for whom you are claimed as a dependent on your tax returns.
- Any other tax dependent that is legally incapable of self-care (for example, a afflicted child under age 13 who was declared incapacitated by a court order).
- Any other tax dependent for whom you are providing care and who is mentally or physically incapable of self-care.
- Any tax dependent for whom you are claiming a tax exemption.
- Any tax dependent for whom you are claiming a tax exemption.

### What dependent care expenses do NOT qualify for reimbursement?

Following is a partial list of ineligible expenses:

- Food
- Clothing
- Education—tuition and books in unrelated courses
- Lodging
- Entertainment

### How do I know what is considered on eligible health care expense?

The Internal Revenue Service produces a publication that helps to explain eligible expenses. You will find it by going to IRS Web site. If you have any questions about this benefit, you must keep these rules in mind when making your contributions and actually using the Flexible Spending Accounts.

### Rules To Remember

- You can elect to participate in the Flexible Spending Account any time, and you must sign up each year. Enrollment cutoff dates may change from plan year to the next. Once you have legally contributed, you cannot change your election OR the amount you contribute, except for an IRS change in family status, as defined by the Internal Revenue Service. A status change includes marriage, divorce, birth or adoption of a child or the death of a dependent.

- Because you are actually affecting your taxable income, IRS regulations very strictly define what expenses are considered as a result of this benefit. You must keep these rules in mind when making your contributions and actually using the Flexible Spending Accounts.

- Your dependent care expenses are eligible for reimbursement because you are paying for care that is necessary to your tax dependent. In order to obtain the benefit, you must file an IRS Form 2441, and you must be paying for the care of your dependent. If you and your spouse are both participants in a Flexible Spending Account, you cannot be reimbursed for the same expenses.

- You can obtain a copy of Publication #500, available in the form of most tax preparation software, by going to the IRS Web site. A strategy that works

Every one of us would like to have more money in our pocket. Participating in your company-sponsored Flexible Spending Account can do just that!

You ask your employer to set aside money — on a before-tax basis — that can be used to reimburse you for expenses you have to pay anyway. By taking advantage of your company’s Flexible Spending Account, you actually have Uncle Sam help pay part of certain unreimbursed expenses. The rules permit several basic categories of expenses to be reimbursed by a Flexible Spending Account. These categories are outlined in the right-hand column. Your company’s plan may include one or two of these categories — or it may include all of them.

What types of FSEAs are available?

### Premium Conversion

You may have a Premium Conversion Account that pays for your medical, dental and vision plan contributions automatically on a before-tax basis. The monies withheld from your paycheck are used to pay the monthly premiums for these important employee benefits. The benefit you receive is two-fold: you are covered by the medical, dental and/or vision plan and you receive a tax break.

### Health Care Reimbursement

You can use a Health Care Reimbursement Account to pay for qualified, medically necessary medical, dental or optical expenses that are not covered by any of your insurance plans. You can see a partial list of eligible expenses in the frequently asked questions section of this brochure. Either you or your eligible dependents can incur these expenses. The following Flexible Spending Reimbursement Worksheets can help you estimate your annual flexible spending health care and depend care expenses. Please estimate conservatively and accurately because any monies left in your account may be forfeited under the “Use it Or Lose it” rule.

Follow these rules to ensure that your contributions and expenditures are eligible:

- **TSO** contributions may affect future retirement contributions and may affect future retirement benefits.
- Your contributions and actual expenses must be to provide care for your qualified dependents. Expenses are for the care of a qualified person only if the care is necessary to the person’s well being and protection.
- The Internal Revenue Service produces a publication that helps to explain what dependent care expenses are eligible for reimbursement. You will find it by going to IRS Web site. If you have any questions about this benefit, you must keep these rules in mind when making your contributions and actually using the Flexible Spending Accounts.

- Be aware that when you reduce your taxable income, you are also reducing your Social Security contributions. This reduction of Social Security (FICA) contributions will not reduce your future retirement benefits.

- Rules that govern Flexible Spending Accounts rules are subject to change.

- If you participate in more than one Flexible Spending Account category, you can receive reimbursement from more than one category. However, the contribution vote is designated. In other words, if you participate in both Health Care and Dependent Care Accounts, you cannot be reimbursed for a dependent care expense from your Health Care Flexible Spending Account.

### Customer Service Center

1-800-685-6100
A strategy that works for everyone

Every one of you would like to have more money in our pocket. Participating in your company-sponsored Flexible Spending Account can do just that!

**What types of FSAs are available?**

- **Premium Conversion**
  - You may have a Premium Conversion Account that pays for your medical, dental and vision plan contributions automatically on a before-tax basis.
  - The monies withheld from your paycheck are used to pay the monthly premiums for these important employee benefits.
  - The benefit you receive are two-fold: you are covered by the medical, dental and vision plan and you receive a tax break.

- **Health Care Reimbursement**
  - You can use a Health Care Reimbursement Account to pay for qualified, medically necessary medical, dental or vision expenses that are not covered by any of your insurance plans. You can see a partial list of eligible expenses in the frequently asked questions section of this brochure. Either you or your eligible dependents can incur these expenses. Your HR Department or your tax advisor may have Publication #502 available for your review — or you can call BCC's website for list of eligible expenses. Below is a partial list of expenses that qualify for reimbursement:
    - Acupuncture
    - Diabetic services
    - Routine physical exams
    - Alcoholism abuse treatment
    - Dental medical equipment
    - Smoking cessation
    - Artificial limbs
    - Prescription drugs
    - Dental and vision care
    - Hearing impaired
    - Hospital services
    - Orthodontic treatment
    - Medical supplies
    - Non-dental medical treatments
    - Prescription medicines
    - Dental care
    - Psychiatric care
    - Hearing aids
    - Contact lenses
    - Dental care (including braces or retainers)
    - Vision correction
    - Over-the-counter medicines
    - Seeing-eye dog
    - Durable medical equipment
    - Alcohol/drug abuse treatment
    - Diagnostic services
    - Routine physical exams
    - Vision correction (e.g. Lasik surgery)
    - Orthodontic treatment
    - Sterilization
    - Seeing-eye dog
    - Durable medical equipment
    - Alcohol/drug abuse treatment
    - Diagnostic services
    - Routine physical exams

- **Dependent Care Reimbursement**
  - Your company’s plan may allow you to set aside up to $5,000 annually to offset daycare expenses for your dependent(s). Enter the amount you expect to pay for daycare in the “Day Care Services” line. Include all eligible dependents in your household. Your dependent includes:
    - Your spouse who was physically or mentally unable to care for him/herself.
    - Any other allowable dependent.
    - Your child under age 13 when the care was provided and for whom you claim a dependent. Expenses are also allowed for dependent care in the current pay period. If you are married, you may claim up to 4 dependents. Other claims must be reviewed by your tax advisor.
    - Care of a dependent under age 13 who is mentally or physically disabled. (Dependent care must be work related).
    - Day Care Center
    - ELDER CARE EXPENSES
    - In-Home Care
    - After School Care
    - Hospital services
    - Child care services
    - Other Allowable Expenses (see list)

- **Rules to Remember**
  - You can elect to participate in the Flexible Spending Account each year — and you must sign up each year. Enrollment is not automatic. You must enroll in the plan by the enrollment deadline set by the Internal Revenue Service.
  - Once you have elected to contribute, you can change your election only if you have a qualifying event. A qualifying event may include a change in family status, divorce, birth or adoption of a child or the death of a dependent.

- **How do I know what is considered on eligible health care expenses?**
  - The Internal Revenue Service produces a publication that helps to explain eligible expenses.
  - You may obtain a copy of Publication #5021 available for your review — or you can call BCC’s website for list of eligible expenses. Below is a partial list of expenses that qualify for reimbursement:
    - Deductibles
    - Co-payments (medical, dental and vision)
    - Coinsurance
    - Any eligible dependents
    - Prescriptions
    - Drugs/Medicines
    - Hearing aids
    - Dental and vision care
    - Vision correction (e.g. Lasik surgery)
    - Orthodontic treatment
    - Sterilization
    - Seeing-eye dog
    - Durable medical equipment
    - Alcohol/drug abuse treatment
    - Routine physical exams
    - Vision correction (e.g. Lasik surgery)
    - Orthodontic treatment
    - Sterilization
    - Seeing-eye dog
    - Durable medical equipment
    - Alcohol/drug abuse treatment
    - Diagnostic services
    - Routine physical exams
    - Vision correction (e.g. Lasik surgery)
    - Orthodontic treatment
    - Sterilization
    - Seeing-eye dog
    - Durable medical equipment
    - Alcohol/drug abuse treatment
    - Diagnostic services
    - Routine physical exams

- **How do I know what is considered on eligible dependent care expenses?**
  - The definition of “dependent” is governed by IRS rules. Currently, a qualified dependent includes:
    - Your son or daughter under age 13 when the care was provided and for whom you claim a dependent. Expenses are also allowed for dependent care in the current pay period. If you are married, you may claim up to 4 dependents. Other claims must be reviewed by your tax advisor.
    - Care of a dependent under age 13 who is mentally or physically disabled. (Dependent care must be work related).
    - Day Care Center
    - ELDER CARE EXPENSES
    - In-Home Care
    - After School Care
    - Hospital services
    - Child care services
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- **How do I know what is considered on eligible dependent care expenses?**
  - The definition of “dependent” is governed by IRS rules. Currently, a qualified dependent includes:
    - Your son or daughter under age 13 when the care was provided and for whom you claim a dependent. Expenses are also allowed for dependent care in the current pay period. If you are married, you may claim up to 4 dependents. Other claims must be reviewed by your tax advisor.
    - Care of a dependent under age 13 who is mentally or physically disabled. (Dependent care must be work related).
    - Day Care Center
    - ELDER CARE EXPENSES
    - In-Home Care
    - After School Care
    - Hospital services
    - Child care services
    - Other Allowable Expenses (see list)

- **What is the “use it or lose it” rule for FSAs?**
  - If you have unspent health care flexible spending account funds remaining at the end of the plan year, you may carry over some of your contributions into the subsequent plan year. See your FSA plan document for the maximum amount of funds you may carry over. The total amount of funds you may carry forward is limited to $500.

- **What if I forget to set aside the correct amount?**
  - If you incorrectly set aside too much money in your FSA, you may be able to request a carry over or reimbursement for a portion of the excess.
  - If you incorrectly set aside too little money in your FSA, you may be able to request a reimbursement for a portion of the unspent funds.

- **Rules To Remember**
  - Because you are actually affecting your taxable income, the IRS regulations very clearly define the rules surrounding this benefit. You must keep these rules in mind when you are planning your contributions and actually using the Flexible Spending Accounts.
  - Because you are actually affecting your taxable income, the IRS regulations very clearly define the rules surrounding this benefit. You must keep these rules in mind when you are planning your contributions and actually using the Flexible Spending Accounts.
  - If you participate in more than one Flexible Spending Account category, you can receive reimbursement for expenses from more than one category in a single pay period. Each line must be funded separately.
  - The Internal Revenue Service produces a publication that helps to explain what dependent care expenses are eligible for reimbursement. Your HR Department or your tax advisor may have Publication #503 available for your review — or you can obtain a copy on the IRS website (www.irs.gov).
The following Flexible Spending Reimbursement Worksheets will help you estimate your annual flexible spending health care and dependent care expenses. Please estimate conservatively and accurately because any monies left in your account may be forfeited under the “Use It Or Lose It” rule.

www.benXcel.com

The IRS produces a publication that helps to explain what dependent care expenses are eligible for reimbursement under the Flexible Spending Accounts. It can be printed from the IRS website (www.irs.gov). Rules To Remember

- Because you are actually adjusting your taxable income, the IRS regulations very clearly define rules for taking advantage of this benefit. You must keep these rules in mind when you are estimating your contributions and actually using the Flexible Spending Accounts.
- You must let your employer know by the “use it or lose it” rule that you may elect to carry forward any unused portion of your participation in the FSA plan. Any unused portion will be forfeited at the end of the current plan year. Because of this rule, we caution you to estimate your expenses conservatively.
- If you participate in more than one Flexible Spending Account category, you can receive reimbursement from more than one category of flexible expenditures. The contribution rules are determined in your FSA plan. You will receive contributions to your Health Care Flexible Spending Account. These contributions are tax deferred contributions and are not subject to tax withholding in the year of the contribution. The contribution is determined as a function of your salary and the amount you elect to contribute to the Flexible Spending Account each year — and you must sign up each year. Enrollment change includes marriage, divorce, birth or adoption of a child or the death of a dependent.
Find out if Flexible Spending Accounts are right for you

Christy is a divorced parent raising two children alone with an annual income of $76,000. They also work for a company that offers a Flexible Spending Account. Her annual premium for health care coverage for herself and her two children is $115.00. She decides to set aside pre-tax dollars to pay for medical and dental expenses.

How Flexible is Your Dollar? Enroll now in your company offered Flexible Spending Account and see how far you can stretch your money.

一台

<table>
<thead>
<tr>
<th>Medical Premiums</th>
<th>Flex Spending Reimbursement</th>
<th>Total Premium for You</th>
<th>After Tax Savings</th>
<th>Total Spendable Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>$115.00</td>
<td>$115.00</td>
<td>$230.00</td>
<td>$135.00</td>
<td>$350.00</td>
</tr>
</tbody>
</table>

Increasing Flexible Spending Account $56.99 $72.31 $95.91

Where do I send my Flexible Spending Account claims?

BCC (Benefit Coordinators Corporation) is the administrator of your Flexible Spending Account. BCC coordinates with your Human Resources Department to assist with ongoing FSA reimbursements, supplies, claim forms and answers to FSA-related questions. If you have questions about your Flexible Spending Account or a specific claim, call our toll-free number 1-800-685-6100.

Benefit Coordinators Corporation (BCC)

How Flexible is Your Dollar? Enroll now in your company offered Flexible Spending Account and see how far you can stretch your money.

Find out if Flexible Spending Accounts offer employees a unique way to pay for certain necessary expenses with tax-free dollars. These examples help illustrate how you might see more money in your pocket by participating in the Flexible Spending Account.

Paul and Jenny are both employed and each employee earns $158.99 each month. By using the accounts, their spendable income is increased by $267.31 per month, simply by enrolling in a Flexible Spending Account.

How do I get reimbursed?

Processing time varies according to the procedures established by the insurance carrier plus an itemized receipt from the provider.

How does BCC fit into the picture?

BCC (Benefit Coordinators Corporation) is the administrator of your Flexible Spending Account Plan. The insurance carrier will process the claim and forward the reimbursement to you. FSA reimbursements, supplies, claim forms and answers to FSA-related questions. If you have questions about your Flexible Spending Account or a specific claim, call our toll-free number 1-800-685-6100.

My company sponsors our Flexible Spending Account. How does BCC fit into the picture?

BCC (Benefit Coordinators Corporation) is the administrator of your Flexible Spending Account. BCC coordinates with your Human Resources Department to assist with ongoing FSA reimbursements, supplies, claim forms and answers to FSA-related questions. If you have questions about your Flexible Spending Account or a specific claim, call our toll-free number 1-800-685-6100.

Benefit Coordinators Corporation (BCC)

Step 1: Enroll in the FSA

Enroll in the FSA through your employer by visiting: www.benXcel.com.

Step 2: Choose how much to contribute

For the current year, you may contribute up to:

- $2,000 for Medical
- $500 for Dependent Care
- $500 for Medical Premium Conversion
- $2,000 for Total Premium for You

Step 3: Keep Records of Eligible Expenses

Keep all receipts or records of eligible expenses. Do not itemize receipts below $20.

Step 4: Request Reimbursement

For Dependent Care Reimbursement: attach a signed receipt from the daycare provider that includes:

- The provider’s Social Security or tax ID number.
- The dates services were rendered.

For Medical Reimbursement: attach a signed receipt from your doctor, lab, pharmacy, etc.

How much is paid under the terms of your plan?

The insurance carrier will process the claim and forward the reimbursement to you. You must submit medical charges to your health care, dental or vision insurance carrier before you can request a reimbursement from a Flexible Spending Account. The insurance carrier will process the claim and issue an Explanation of Benefits that shows how much is paid under the terms of your plan and how much is your responsibility.

City, state and federal tax

City, state and federal tax 5%; full estimated federal tax 15% and state tax 5%; full estimated federal tax 25% and state tax 25% and federal tax 25% and state tax 5%

After Tax Expenses

After Income Tax $1,808.75 FICA $191.25

Total Pay Subject to Tax

$2,500 $1,925.00 $6,334 $5,624.00 $8,167.00 $7,827.00

OK, I’ve made contributions to the Flexible Spending Plan and I have a claim. Now, how do I get reimbursed?

Getting reimbursed for eligible expenses is as easy as A-B-C.


B. Attach the required back-up documents.

(1) For Health Care Reimbursement: attach an Explanation of Benefits statement from your insurance carrier plus an itemized receipt from the provider. You must submit medical charges to your health care, dental or vision insurance carrier before you can request a reimbursement from a Flexible Spending Account. The insurance carrier will process the claim and issue an Explanation of Benefits that shows how much is paid under the terms of your plan and how much is your responsibility.

- By law, BCC cannot accept a credit card receipt or a cancelled check in lieu of the itemized receipt from the provider.

(2) For Dependent Care Reimbursement: attach a signed receipt from the daycare provider that includes:

- The dates services were rendered.
- The provider’s Social Security or tax ID number.
- The provider’s address.

C. BCC processes your claim and issues a check that is mailed to your home address. Your plan may also offer a direct deposit option.

How long will it take to receive my reimbursement?

Processing time varies according to the procedures established by your specific plan. Generally, a correctly completed request is paid within 2-4 weeks.

http://benClic.com/fsa.php

How Flexible is Your Dollar? Enroll now in your company offered Flexible Spending Account and see how far you can stretch your money.

Find out if Flexible Spending Accounts

is Right for You
## Flexible Spending Account Information

### Single Parent

<table>
<thead>
<tr>
<th>Category</th>
<th>Contribution Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent Care Expenses</td>
<td>$400.00</td>
</tr>
<tr>
<td>Medical/Dental Expenses</td>
<td>$60.00</td>
</tr>
<tr>
<td>Medical Premiums</td>
<td>$115.00</td>
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### Full Parent

<table>
<thead>
<tr>
<th>Category</th>
<th>Contribution Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent Care Expenses</td>
<td>$400.00</td>
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<tr>
<td>Medical/Dental Expenses</td>
<td>$125.00</td>
</tr>
<tr>
<td>Medical Premiums</td>
<td>$185.00</td>
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### Dual Income Household

<table>
<thead>
<tr>
<th>Category</th>
<th>Contribution Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent Care Expenses</td>
<td>N/A</td>
</tr>
<tr>
<td>Medical/Dental Expenses</td>
<td>$200.00</td>
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</tbody>
</table>

### Monthly Income

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount Per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paul and Jenny</td>
<td>$2,500.00</td>
</tr>
<tr>
<td>Mike, Chris and Linda</td>
<td>$6,334.00</td>
</tr>
<tr>
<td>Mike, Christy and Linda</td>
<td>$8,167.00</td>
</tr>
</tbody>
</table>

### After Income Tax

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount Per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>FICA</td>
<td>$276.31</td>
</tr>
<tr>
<td>Federal &amp; State</td>
<td>$385.00</td>
</tr>
</tbody>
</table>

### Less Tax Deductions

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount Per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent Care Expenses</td>
<td>$400.00</td>
</tr>
<tr>
<td>Medical/Dental Expenses</td>
<td>$125.00</td>
</tr>
<tr>
<td>Medical Premiums</td>
<td>$185.00</td>
</tr>
</tbody>
</table>

### Monthly Savings

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount Per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>$128.01</td>
</tr>
</tbody>
</table>

## How does BCC fit into the picture?

BCC (Benefit Coordinators Corporation) is the administrator of your Flexible Spending Account. BCC coordinates with your Human Resources Department to assist with ongoing FSA reimbursements, supply forms and answers to FSA-related questions. If you have questions about your Flexible Spending Account or a specific claim, call our toll-free number 1-800-685-6100.

**My company sponsors our Flexible Spending Account. How does BCC fit into the picture?**

BCC (Benefit Coordinators Corporation) is the administrator of your Flexible Spending Account. BCC coordinates with your Human Resources Department to assist with ongoing FSA reimbursements, supply forms and answers to FSA-related questions. If you have questions about your Flexible Spending Account or a specific claim, call our toll-free number 1-800-685-6100.

## How flexible is your Dollar?

Enroll now in your company offered Flexible Spending Account and see how far you can stretch your money.

### Benefit Coordinators Corporation (BCC)

- **100 Ryan Court, Suite 200**
- **Pittsburgh, PA 15205**
- **412-276-7185**
- **www.benXcel.com**