



# Smart savings.

## WageWorks HSA-Compatible Flexible Spending Account

If you're enrolled in a qualified high-deductible health plan and have a Health Savings Account (HSA), you can maximize your savings with a WageWorks® HSA-Compatible Flexible Spending Account (FSA). With this pre-tax benefit account, you can take advantage of the long-term savings power of an HSA and use a Healthcare FSA specifically for this year's eligible out-of-pocket dental and vision expenses.

### WHY YOU NEED IT

- Maximize your tax-savings with both an HSA and a Healthcare FSA
- Save an average of 30% on this year's eligible out-of-pocket dental and vision expenses while saving for future healthcare expenses
- Use a single smart payment card to access funds in both accounts

### Your Estimated Tax Savings

With an HSA Alone		With an HSA and HSA-Compatible FSA	
Gross annual pay (estimate)	\$60,000	Gross annual pay (estimate)	\$60,000
Annual family coverage HSA contribution	- \$6,650	Maximum annual HSA-Compatible FSA contribution	- \$2,500
Adjusted gross pay	= \$53,350	Maximum annual family coverage HSA contribution	- \$6,650
Estimated tax rate (30%)	- \$16,005	Adjusted gross pay	= \$50,850
Estimated annual dental/vision care expenses	- \$2,500	Estimated tax rate (30%)	- \$15,255
Final take-home pay	= \$34,845	Final take-home pay	= \$35,595

Take home this much more

**\$750**



Calculate how much more you can take home in one year at [wageworks.com/myhsa-fsa](http://wageworks.com/myhsa-fsa)



# WageWorks HSA-Compatible FSA

## How It Works

Simply decide how much to contribute to your account to pay for this year's eligible dental and vision expenses, and funds are withdrawn from your paycheck for deposit into your account before taxes are deducted. Your total annual election amount is available on day one of your plan year.

Be sure to estimate your annual out-of-pocket dental and vision care expenses carefully. Any money left unspent in your HSA-Compatible FSA at plan year end is forfeited.

### HOW YOU USE IT

With a variety of payment and reimbursement options, your WageWorks HSA-Compatible FSA is easy to use. A single, convenient WageWorks Healthcare Card is associated with both accounts and can be used to pay for hundreds of eligible healthcare products and services for you, your spouse, and your dependents.

### HOW YOU MANAGE IT

Manage your account via a secure website on any computer or mobile device that's connected to the Internet or via the WageWorks EZ Receipts® app.

### HOW MUCH YOU CAN CONTRIBUTE

You can contribute up to a maximum of \$2,500 to your WageWorks HSA-Compatible FSA. This limit may change for 2015. A different limit may apply to you, according to your employer's plan.



## How You Get It

Ready to save? Sign up for a WageWorks HSA-Compatible FSA during your Open Enrollment period. Contact the person or organization managing your benefits enrollment today!

Learn more at

[wageworks.com/myhsa-fsa](http://wageworks.com/myhsa-fsa)



**WageWorks**  
*everyone benefits*