

Signing up for an FSA is like giving yourself a raise!

That's right. You can pay less in taxes and increase your take-home pay by signing up for a healthcare FSA, a dependent care FSA, or both.

- Set aside a portion of your paycheck before taxes
- Use the funds to pay for medical or dependent care expenses throughout the year

Check with HR to learn which FSA accounts your employer is offering.

Here's how it works:

1. Let's say you earn \$3,000 a month.
2. That means you pay about \$980 in Federal and Social Security taxes (assuming a 32.67% rate).
3. Now let's say you decide to contribute 5% or \$150 per month to your FSA account(s).
4. That drops your taxes by 5% to \$931—a savings of \$49 per month.
5. You essentially get a raise by increasing your take-home pay.
6. You get \$588 more in your take-home pay each year!
 $\$49 \times 12 = \588 a 1.6% increase

Easy online enrollment helps you plan contribution amounts and see tax savings.

A convenient debit card makes it easy to access funds (if available with your plan).

Hundreds of common medical expenses are eligible. And, with a dependent care FSA, you can use tax-free dollars for daycare.

Sign up today and give yourself a raise!

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