

SAVE ON TAXES with your FSA

Flexible spending account (FSA) worksheet

Use the tables below to help estimate your annual needs and tax savings for a health care and/or dependent care FSA. Please note that the examples given are only a guide for completing the worksheet. Your FSA election amounts should be based on an estimate of your own expenses. To see a list of qualified medical expenses visit www.HealthEquity.com/qme. To see a list of qualified dependent care expenses visit www.HealthEquity.com/DCRAexpenses.

Health care FSA

	Eligible Expenses	Example estimate	Your estimated amount
Estimated annual expenses	Annual dental plan deductible	\$100	
	Dental fillings and crowns	\$150	
	Orthodontics	\$1500	
	Annual health plan deductible	\$300	
	Chiropractor visits		
	Counselor or therapist visits		
	Doctor's office visits	\$60	
	Contact lenses and solutions	\$30	
	Corrective eye surgery		
	Prescription sunglasses/glasses		
Estimated election amount*	Estimated expense total:	\$2,140	
Your effective tax rate		x 0.30 (30%)*	x
Savings estimate*		\$642	

Dependent care FSA (DCRA)

	Eligible Expenses	Example estimate	Your estimated amount
Estimated annual expenses	Day care	\$4,800	
	Before/After school programs		
	Preschool		
	Elder Care		
Estimated election amount*	Estimated expense total:	\$4,800	
Your effective tax rate		x 0.30 (30%)*	x
Savings estimate*		\$1,440	

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www.HealthEquity.com

*Estimated savings are based on an assumed combined federal and state income tax bracket of 30%. Actual savings will depend on your taxable income and tax status. This information is intended to be used for FSA education purposes only. You should consult your tax advisor or account consultant regarding your own personal situation and as to whether participating in an FSA is right for you.

Nothing in this communication is intended as legal, tax, financial, medical or marital advice. Always consult a professional when making life changing decisions. In addition to restrictions imposed by law, your employer may limit what expenses are eligible for reimbursements. It is the member's responsibility to ensure eligibility requirements as well as if they are eligible for the plan and expenses submitted. One should consult a tax advisor as individual factors and situations vary.