

## ► Flexible Spendings Accounts (FSAs)

Flexible Spending Accounts (FSAs) enable you to put aside money for important expenses and help you reduce your income taxes at the same time. Broward Health offers two types of Flexible Spending Accounts – a **Health Care Flexible Spending Account** and a **Dependent Care Flexible Spending Account**. These accounts allow you to set aside pre-tax dollars to pay for certain out-of-pocket health care or dependent care expenses.

Broward Health has partnered with WageWorks, a leading provider of consumer-directed benefits in the United States, as our trusted provider to administer the FSA process and offer our members enhanced benefit solutions. The WageWorks platform provides a variety of reimbursement options (which includes a Health Care debit card and the WageWorks EZ Receipts mobile app, an enhanced participant website with mobile access, and extended customer service hours). For questions/assistance, contact the WageWorks Customer Service Center at 1.877.924.3967.

### How Flexible Spending Accounts Work

1. Each year during the Open Enrollment period, you will be required to enroll and decide how much to set aside annually for health care and/or dependent care expenses.
2. Your contributions are deducted from your paycheck on a pre-tax basis in equal installments throughout the calendar year.
3. Debit cards will be issued to all employees enrolled in the Health Care Flexible Spending Account. Employees enrolled in the Dependent Care Flexible Spending Account will need to submit claims for reimbursement directly online to WageWorks.
4. You can only spend monies in the Dependent Care FSA that are in your available balance.
5. Please note that these accounts are separate – you may choose to participate in one, both, or neither. You cannot use money from the Health Care FSA to cover eligible expenses under the Dependent Care FSA or vice versa.
6. Plan carefully: This is a “use-it or lose-it” benefit with an annual roll-over of \$500.

**You must actively re-enroll in either FSA plan each year.**

**You are not automatically re-enrolled.**

PLAN	ANNUAL MAXIMUM CONTRIBUTION	EXAMPLES OF COVERED EXPENSES
Health Care Flexible Spending Account**	\$3,200	Copays, deductibles, orthodontia, over-the-counter medications, etc.*
Dependent Care Flexible Spending Account	\$5,000 (\$2,500 if married and filing separate tax returns)	Day care, nursery school, elder care expenses, etc.*

Eligible dependents include your child or stepchild (under the age of 13); a child of any age who is physically or mentally incapable of caring for themselves; or elderly persons who are financially dependent upon you.

\* See IRS Publications 502 and 503 for a complete list of covered expenses.

\*\*If you are enrolled in the HDHP Plan, you are eligible to enroll in a Limited Purpose Health Care Flexible Spending Account. A Limited Purpose account can be used for dental and vision qualified expenses immediately, but not medical qualified expenses until your deductible is satisfied.