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# How can an FSA help me save money?

By taking advantage of current tax law, Flexible Spending Accounts allow you to save by spending pre-tax dollars on eligible expenses. You will not pay federal or social security taxes and in most cases, state or local taxes, on funds deducted for your flexible spending account plans. By using pre-tax dollars you are able to stretch your hardearned money by 28% to 43% on every dollar you choose to contribute to your FSA depending on your individual tax bracket.

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# Continuon Services Flexible Spending Accounts

Maximize your savings with an FSA





### What is an FSA?

A Flexible Spending Account, FSA, allows you to use pre-tax dollars on eligible health care expenses for you, your spouse, and your eligible dependents.

You probably know that your flexible spending account (FSA) contributions can be used to cover doctor visits (preventative, primary care and specialists) and prescriptions. But you may not realize your FSA dollars can also cover these commonly-used products and services.

#### 5 Items you didn't know were FSA-eligible

- 1. Dental services including orthodontics
- Vision products and services including corrective procedures such as LASIK
- Therapeutic services including physical therapy & chiropractic care
- Diagnostic procedures including labs, scans, imaging
- 5. Mental health services including psychiatric care, therapy & counseling

# What is a Dependent Care FSA?

A DCA is a flexible spending account that allows you to contribute a portion of your paycheck before taxes are taken out to pay for qualified dependent care expenses so that you can work or look for work.

#### Who qualifies as a dependent?

You can use your DCA for care for children under the age of 13 that you claim as dependents, as well as adults or relatives that are incapable of caring for themselves (if you provide more that 50% of their support).

#### What type of care is eligible?

Eligible expenses must be for the purpose of allowing you to work or look for work. Services may be provided at a child or adult care center, nursery, preschool, after-school, summer day camp, or a nanny in your home.

#### What type of care is not eligible?

Care expenses that are not eligible to be paid with DCA funds include care for a child over age 13, overnight camp, babysitting that is not work related, school fees for kindergarten and higher grades, and long-term care services.

## Mobile App

Download our mobile app, available for both Android and iPhone devices. With the app, you can check your balance, view recent transactions, and even upload a claim!

Search either app store for Continuon Services WCP. Should you have any trouble finding the apps, visit our website at csllc.com for direct links.



## Contact Us

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