

You're paying enough for healthcare.
Don't pay taxes on it, too.

The medical, dental and vision care expenses that aren't covered by insurance – what you pay out of your own pocket – don't have to take such a big bite out of your budget. Use a WageWorks® **Flexible Spending Account (FSA)** to cover these expenses, and save using pre-tax dollars.



It's like a 30% off sale on eligible healthcare expenses.¹

- Save up to 30% on things like glasses, braces and other necessities.¹
- Access the full amount of your annual election on day one of your plan year.
- Pick from several convenient, no-hassle payment and reimbursement options.

Healthcare Flexible Spending Account

How does it feel to save hundreds of dollars every year?

It's up to you. Simply decide how much to contribute to your Healthcare FSA, and funds are withdrawn from your paycheck *before taxes*. So you're not paying taxes on your full income. And that feels pretty good.

If you've ever used an app, you can do this.

Checking your balances and managing your account is as simple as using your smartphone. Just download the EZ Receipts® mobile app by WageWorks to access your account from anywhere.



If you want to save, here's how you start.

- Estimate your annual healthcare expenses, and make your contributions accordingly.
- Pay close attention to your account, though, because money left unspent at the end of your plan year may be forfeited.

Sign up during your Open Enrollment period, or contact your benefits manager now for more information.

See how your savings add up with the WageWorks calculator:
wageworks.com/myfsa

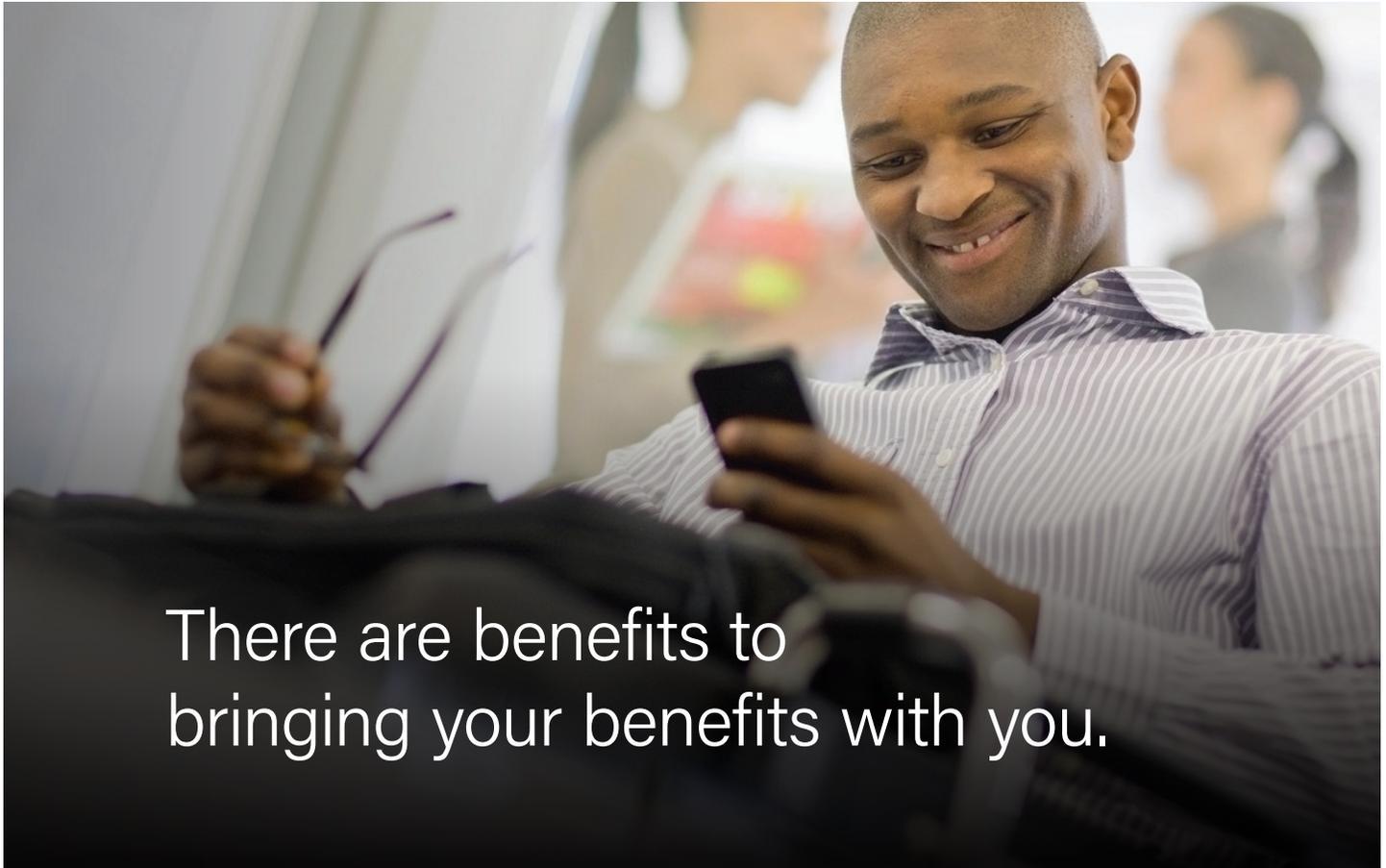
1 Assumes a combined tax rate of 30%, including FICA, state and federal income taxes.
Actual amounts may vary.

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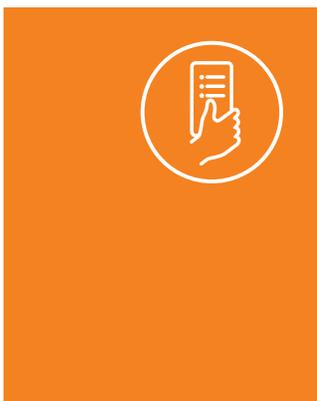
WageWorks
everyone benefits®

 **Horace Mann**



There are benefits to bringing your benefits with you.

The EZ Receipts mobile app by WageWorks lets you check your balances, submit claims, snap photos of receipts and manage your account from anywhere. It puts the WageWorks web portal in the palm of your hand.



Make it easy on yourself.

- Snap and submit photos of your receipts, making it easy to verify transactions later.
- File claims, view transactions and check account balances on the go.
- Simplify processes – let daycare providers, for example, sign eligible expenses directly within the app.
- Sign up for email and text alerts to stay on top of everything.

EZ Receipts® App

**No forms to fill out.
Nothing to mail in.
And even less to worry about.**

All you have to do is download the EZ Receipts app to your iPhone or Android smartphone. Then log in to your WageWorks account and go.

- View transactions and account balances.
- File claims for quick reimbursements.
- View and edit your account profile.



Learn more at:
wageworks.com/myezreceipts

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