

Flexible Spending Account

(with carryover)

A healthcare FSA lets you use tax-free money to pay for eligible medical expenses.¹ FSAs help members realize significant savings on healthcare costs. Don't think of it as money deducted from your paycheck – think of it as money added to your wallet.

- Access annual contribution amount on day one
- Fast, hassle-free payments and reimbursement
- Keep a portion of your FSA funds into the next plan year as designated by your employer.²



Annual tax saving potential³

\$610

IRS Contribution Limit⁴

\$3,050

Common eligible medical expenses:

- Pain relievers
- Doctor visits
- Dental cleaning
- Sleep aids
- Eyeglasses/contacts
- Cold/cough medicine
- Chiropractic care
- Insulin testing supplies



**We're available
24/7 at**

866.346.5800



**See how much
you can save**

[learn.HealthEquity.com/
concordiaplans](https://learn.HealthEquity.com/concordiaplans)

¹FSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize FSA funds as tax deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules. | ²See your plan documents for complete details. | ³The example is for illustrative purposes only. Estimated savings are based on a maximum annual contribution and an assumed combined federal and state income tax bracket of 20%. Actual savings will depend on your contribution amount and taxable income and tax status. | ⁴Contribution limit is accurate as of 10/20/2022. Each fall the IRS updates the FSA contribution limits. For the latest information, please visit: HealthEquity.com/Learn | HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life-changing decisions.