

**GET THE FED-FRIENDLY TAX BREAK  
AND SAVE MONEY ON HEALTH CARE  
EXPENSES IN 2016!**

**UP TO \$500 CARRYOVER  
FOR HEALTHCARE!**



## How does it work?

With an FSAFEDS flexible spending account, you save on a wide variety of everyday medical, dental, vision and day care expenses.

It's a tax break that's simple to use and works for all active Federal employees. You're going to have these expenses anyway, so why pay more in taxes than you have to?

Your contributions to FSAFEDS are deducted from your salary BEFORE taxes...just like your Thrift Savings Plan contributions. That's how you save - you don't pay taxes on your FSAFEDS contributions and end up with more money in your pocket as a result!

The average person will save about 30% each year. That's like receiving a 30%-off coupon. Who can say "no" to that? With that type of savings, a Fed earning \$60,000 and contributing \$2,000 to an FSAFEDS account will have around \$600 more to spend each year.

## How do you enroll?

- Enroll in FSAFEDS during Open Season between November 9 and December 14, 2015. Starting November 9, go to [www.FSAFEDS.com](http://www.FSAFEDS.com) and select "Open Season Enrollment."
- Visit [www.FSAFEDS.com](http://www.FSAFEDS.com) for more information and videos. Call 1-877-FSAFEDS (372-3337); TTY: 1-800-952-0450, Monday - Friday 9:00 a.m. until 9:00 p.m. Eastern Time.
- You can also save money on non-medical day care expenses by enrolling in a Dependent Care Flexible Spending Account with FSAFEDS.



## \$500 Carryover!

Participants can carry over up to \$500 of unused 2016 elections to 2017. Carryover funds can be used for reimbursement of eligible HCFSAs or LEX HCFSAs expenses incurred in 2017. Carryover funds can also be used for reimbursement of eligible expenses incurred in 2016, until the claims submission deadline of April 30, 2017. You must re-enroll in 2017 to be eligible for carryover.

### GO PAPERLESS!

It's easy, and it eliminates the claim form!

If your FEHB and/or FEDVIP plan participates, you may wish to sign up for Paperless Reimbursement (PR). Doing so will eliminate the need to manually submit a claim for your out-of-pocket expenses. How great is that?!

- Check the PR Quick Reference Guide at [www.FSAFEDS.com](http://www.FSAFEDS.com) to see if your FEHB and/or FEDVIP plan participates.
- Review your plan's Quick Reference Guide for Specific details.
- Choose PR when you enroll in FSAFEDS.
- Monitor your PR claims online at [www.FSAFEDS.com](http://www.FSAFEDS.com).