



## \$500 Flex Plan Carryover!

The U.S. Treasury Department recently modified the “Use It or Lose It” rule which required any leftover balance in a Healthcare FSA to be forfeited at the end of the plan year. Under the new rule, you’ll be able to carryover up to \$500 of your unused EMPOWER Healthcare FSA balance remaining at the end of the plan year, so you no longer end up losing unused funds (except funds over \$500).



### Less risk

With the new rule, up to \$500 of your unused EMPOWER healthcare FSA balance may be carried over into the next plan year instead of you “losing it” - making enrollment in an FSA much less risky. This gives you more flexibility to spend your FSA money when you need it. You may use it for necessary out-of-pocket healthcare expenses, rather than feeling pressured to engage in last minute and potentially unnecessary spending at the end of the year or grace period.



### Less worry

Quit worrying about having to precisely predict your out-of-pocket medical expenses a whole year in advance. The new carryover feature assures that any unused balance of up to \$500 will still be there for you in the next plan year. If you have never had an FSA, you can now experience the benefits of this great pre-tax benefit without risking the loss of any of your hard earned money. Simply start by selecting an annual amount of \$500 and know that even if you don't use any of it during this plan year, it will be there for you the following plan year. Taking advantage of valuable tax savings just got so much easier.



### More control

With the rising cost of healthcare, your employer offers you a great way to save on out-of-pocket expenses with your FSA. By using pre-tax dollars, you will save an average of 30% when you pay for office visits, prescription drugs, contact lenses, and more with your FSA dollars. With the new carryover feature, you don't have to worry about losing unused funds (up to \$500), so get started and save!

## Get Your Feet Wet!

**Join the Flex Plan with Just \$500...  
There's NO risk of losing!**

Empower...Advanced Flex Plan Technology with the Human Touch!  
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