

Frederick County Public Schools Flexible Spending Account Program

July 1, 2009 through June 30, 2010



May is open enrollment for the Flexible Spending Account (FSA) Program. A Flexible Spending Account (FSA) is a tax-advantaged way for you to pay for medical and/or day care expenses. This added benefit allows you to pay for these expenses using pre-tax dollars, lowering your taxable income resulting in a higher take home pay.

How much can you save?

Your contributions to an FSA are exempt from Federal taxes (income, FICA and Medicare) and in most cases state and local taxes. (Note: Medical and Dependent Care FSA contributions by New Jersey residents are subject to state tax, as are Dependent Care FSA contributions made by Pennsylvania residents.) **Most participants save at least 28%** (savings vary by employee's tax bracket).

Medical Care FSA

The Medical Care FSA helps pay for eligible medical expenses including:

- Health/Dental/Vision deductibles, coinsurance and co-payments
- Prescriptions
- Vision care including glasses, contact lenses, saline solution & **Laser Eye Surgery**
- Dental expenses including orthodontia
- **Over-the-Counter medications**

Day Care FSA

The Day Care FSA provides tax relief for day care costs for children through age 12 and adult day care. Eligible expenses include day care provided by a licensed facility or in-home dependent care, before/after school care programs, pre-school and summer day camp.

How much can you direct into your FSA?

- Medical Care FSA maximum is **\$3000.00**
- Day Care FSA maximum is **\$5000.00**

There is no minimum contribution requirement!

Flex Debit Card!

All new participants will receive a Debit Card to pay for eligible expenses. Please refer to the HFS Flex Debit Card flyer for more details.

Where do you submit claims?

HFS Benefits
Claims Department
P.O. Box 1550
Hunt Valley, MD 21030-1550
claims@hfsbenefits.com

Phone: 410-771-1331
Toll Free Phone: 888-460-8005
Fax: 410-771-5533
Toll Free Fax: 888-510-4218



Don't forget services must be incurred during your plan year, **7/01/09– 6/30/10**

Online Account Access at www.hfsbenefits.com

You will be able to access your account balance after your plan year begins July 1, 2009. You will be required to enter your Employee ID number followed by Password **1576**. Once logged in, you will be prompted to change your User name and Password. Follow the instructions online to change the information.

How can you learn more?

Please visit www.hfsbenefits.com for more information including a tax savings calculator and a complete list of eligible expenses. You may also call the toll free customer service line, 888-460-8005, Ext. 2.