

# Flexible Spending Accounts (FSAs)

Eyeglasses. Orthodontics. Flu Shots. Just because they aren't typically covered by health insurance doesn't mean you don't need them.

To help offset the expense, a Flexible Spending Account (FSA) allows you to set aside a portion of your paycheck using pre-tax dollars. Use them for a wide range of products and services, including:

- Deductibles
- Co-pays
- Orthodontics
- Lasik surgery
- Over-the-counter medications
- Eyeglasses
- Elderly caregivers
- Childcare expenses

And that's just a few examples. [View our list of eligible expenses.](#)

## HOW FSAS WORK.

Every dollar contributed to your FSA is made on a before-tax basis. Each pay period, your employer deducts the amount that you elect directly from your "gross" wages. This means that FSA contributions are deducted before federal, state, and FICA taxes.

Your year-end W-2 form from your employer will properly notify all of the government agencies of your participation in the program.

## USE THE BENNY CARD TO PAY FOR YOUR FSA EXPENSES.

If your employer offers an FSA through Sentinel, you'll have the added convenience of accessing your FSA funds with our [Benny Visa Debit Card](#). Because it's a Visa card, you can use it most anywhere. The Benny card is designed to help you:

- Save money on qualified expenses
- Reduce paperwork
- Eliminate the wait for reimbursement
- Eliminate out-of-pocket expenses and paperwork.
- Full amount of available funds is automatically loaded onto the card for immediate use.
- Use your Sentinel Benny® Card to pay for eligible items wherever Visa is accepted

## DOWNLOAD THE SENTINEL BENEFITS MOBILE APP.

Use our free and secure app to take control of your FSA account no matter where the day takes you. For example, you could:

- View your FSA balance at a pharmacy—before you get into the check-out line.
- Be a better health care consumer by scanning item barcodes to compare prices of items to be sure you are getting the best deal.
- View the eligible expense list.
- And your FSA activity is just part of what makes the Sentinel Benefit app so beneficial. From 401(k) balances to HSA and

HRA info, it offers information you should never go without.

## SETTING UP YOUR FSA PLAN.

Typically, the only time you may elect to participate in the FSA plan is during your company's open enrollment period. The first step is to complete the enrollment form, which is available through your HR department.

The most important question that you will need to answer is "how much money should I contribute?" It's best to limit your FSA contributions to only the amount that you are fairly certain you will spend during the plan year because money not spent during that time is forfeited.

The best way to predict your expenses is to examine prior-year records.

See your HR department for more information or [check out our comprehensive list of FAQs](#).

[Use the FSA Savings Calculator to see how much you can save.](#)

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