

Give yourself a pay raise.

Use flexible benefits to bring home more of your paycheck.

Who couldn't use a little more money? That's what you'll receive when you take advantage of a flexible spending account (FSA).

An FSA allows you to set aside a portion of your salary, before taxes, to pay for qualified medical or dependent care expenses. Because that portion of your income is not taxed, you end up with more money in your pocket.

Getting money from your account is simple.

With the benefits debit card, you can pay your provider directly from your account. You can also submit claims to Discovery Benefits through fax, mail, email, online and through our new mobile application. Sign up for free direct deposit to receive your reimbursement as quickly as possible.

Healthcare Flexible Spending Account (FSA)

A Healthcare FSA allows you to budget and save for qualified medical expenses incurred over the course of your upcoming plan year. It is a great savings tool for you and your family. The expense must be primarily to alleviate or prevent a physical or mental defect or illness and cannot be reimbursed by insurance or any other source. Your entire election amount is available the first day of your plan year.

Eligible Expenses Include

- Prescription Medicines and Drugs
- Hearing Aids
- Orthopedic Goods, Prosthetic Devices
- Doctors
- Dentists, Orthodontics
- Osteopaths
- Chiropractors
- Optometrists, Ophthalmologists, Opticians, Eyeglasses
- Over-the-counter Medicines and Drugs *
- Chiropodists, Podiatrists
- Nursing and Personal Care Facilities
- Medical and Dental Laboratories
- Medical Services and Health Practitioners
- Ambulance Services, Equipment and Supplies

Dependent Care Account (DCA)

A Dependent Care Account is a simple way to save money on care for your dependents. It allows you to set aside pre-tax dollars to pay for day care expenses. The annual IRS limit for this type of account is \$5,000. If you are married and file separate returns, you can each elect \$2,500 for the calendar year. To be eligible for this type of account, both you and your spouse (if applicable) must work, be looking for work or be full-time students. You may receive reimbursement up to the current balance in your account at the time the request is made.

Eligible Dependents

- Children under age 13 who are claimed as a dependent for tax purposes
- Disabled spouse or disabled dependent of any age

Ineligible Expenses

- Costs claimed as a dependent care tax credit on your tax return
- Services provided by one of your dependents
- Expenses for nighttime babysitting
- Expenses paid for schooling kindergarten and above

*As of 1-1-2011 some over-the-counter items will require a doctor's prescription in order to be eligible under the FSA.

View an expanded list of eligible medical expenses and information about using the benefits debit card at:
www.discoverybenefits.com

New Mobile Application

Discovery Benefits is proud to introduce the new Discovery Benefits Mobile Application for iPhone (including iPad, iPod, and iTouch) and Android devices.

- Password protected
- No information is stored on your phone
- Check account balance
- Upload receipts
- View final filing dates
- View claim detail
- Contact customer service
- Text alert options