

PAY LESS IN TAXES AND INCREASE YOUR TAKE-HOME PAY



**FSA means more money in your pocket.**



### Pay Less in Taxes

Set aside money **BEFORE** you pay taxes on it. When you set aside money in a flexible spending account (FSA), you lower your amount of taxable income, meaning you pay less in taxes each year.

### Take Control of Your Healthcare Costs

- : Insurance does not cover all medical costs. Use money in your FSA to pay for out-of-pocket expenses such as eyeglasses or contacts, copays and deductibles, prescription medicines and routine exams. Visit [Surency.com](http://Surency.com) for a complete list of qualified expenses.
- : The entire amount you set aside is available for use on the first day of the plan year.
- : Have 24/7 access to your account through our secure, online portal at [Surency.com](http://Surency.com).
- : When you use the Surency AdvantagePlus Benefits Card to pay for medical expenses, the amount is automatically deducted from your FSA - no need to file claims.
- : Have questions? Customer service calls are answered by a live person within an average of **ten** seconds.

### Increase Your Take-Home Pay

Paying fewer taxes means you keep more of the money you earn. In the example shown, Jane estimates she will spend \$2,400 on medical expenses for herself and her child next year. Here's how she can save with a health care FSA:

	With FSA	Without FSA
Jane's Annual Income:	\$30,000	\$30,000
Pre-Tax Contributions:	2,400	0
Jane's Taxable Income:	\$27,600	\$30,000
Taxes*:	6,900	7,500
Jane's Take-Home Pay:	\$20,700	\$22,500
Out-of-Pocket Health Care Expenses:	0	2,400
Jane's Spendable Income:	\$20,700	\$20,100
<b>Jane's Savings Each Year:</b>	<b>\$ 600</b>	

*\*assumes a 25% tax bracket*

Savings amounts in the example are provided by Surency for illustrative purposes only. You may save more or less based on your own tax situation. Some states do not recognize these tax exclusions for this program. No part of this document is tax, financial or legal advice. You should consult your own legal and tax advisors regarding your personal situation and whether this is the right program for you.

Surency AdvantagePlus is administered by Surency Life & Health Insurance Company.

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