

CONTRIBUTION MAXIMUMS FOR EACH BENEFIT ARE BASED ON A PLAN YEAR

OPTION 1—HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)

The IRS sets the annual maximum contribution amount for the FSA. Check with your employer or review your Summary Plan Description (SPD) for contribution limits to the FSA.* The SPD is provided to you by your employer.

OPTION 2—DEPENDENT CARE / ELDER CARE ACCOUNT

This pays for day care expenses for a dependent child, adult or elder, so that you may work. Eligible services include: Nursery school, nanny, and before and after adult or child, elder day care through age 12, day care for a disabled adult or child, elder day care for parent or dependent, day camp thru age 12.

The IRS sets the annual maximum contribution the Dependent Care/Elder Care Account. See mytakecareplan.com for current year maximums.

OPTION 3—PRE-TAX PREMIUM ACCOUNT

This allows you to pay for your portion of your employer-sponsored insurance premiums on a pre-tax basis. Eligible expenses include health, dental, and vision.

Other insurance premiums may qualify. Check with your employer or review your Summary Plan Description (SPD).

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*Your participant salary reductions to your Healthcare FSA may not exceed the IRS indexed limit for the year. Consult your plan administrator for the current year limit. Salary reductions (contributions) to your Healthcare FSA limit may be less, review your Summary Plan Description (SPD) for contribution levels.

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