

FSA Enrollment Guide

Flexible Spending Account

Health | Limited Purpose | Dependent Care

Lower your taxes. Keep more of your paycheck.

Gallagher | HealthInvest

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Introduction

Are you struggling to cope with the cost of family doctor visits, prescriptions, new eyeglasses, contacts, or braces for your kids? Are you putting off hearing aids, a power chair, or costly dental or vision care? Do you wish you could see your chiropractor more often? Is the cost of daycare straining your monthly budget?

If you want to manage these expenses, lower your taxes, and keep more of your hard-earned paycheck, a **Gallagher HealthInvest FSA** can help. This guide explains how you can save up to 30% or more by using pre-tax dollars for qualified medical, dental, vision, and dependent care expenses.

Gallagher HealthInvest FSA is a smart choice.

Let’s get started...



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“Gold-bell” Service Comes Standard

You work hard and deserve the best. Based on decades of experience, our proven systems and processes deliver what we like to call “gold-bell” service. With **Gallagher HealthInvest FSA**, you don’t have to settle for less.

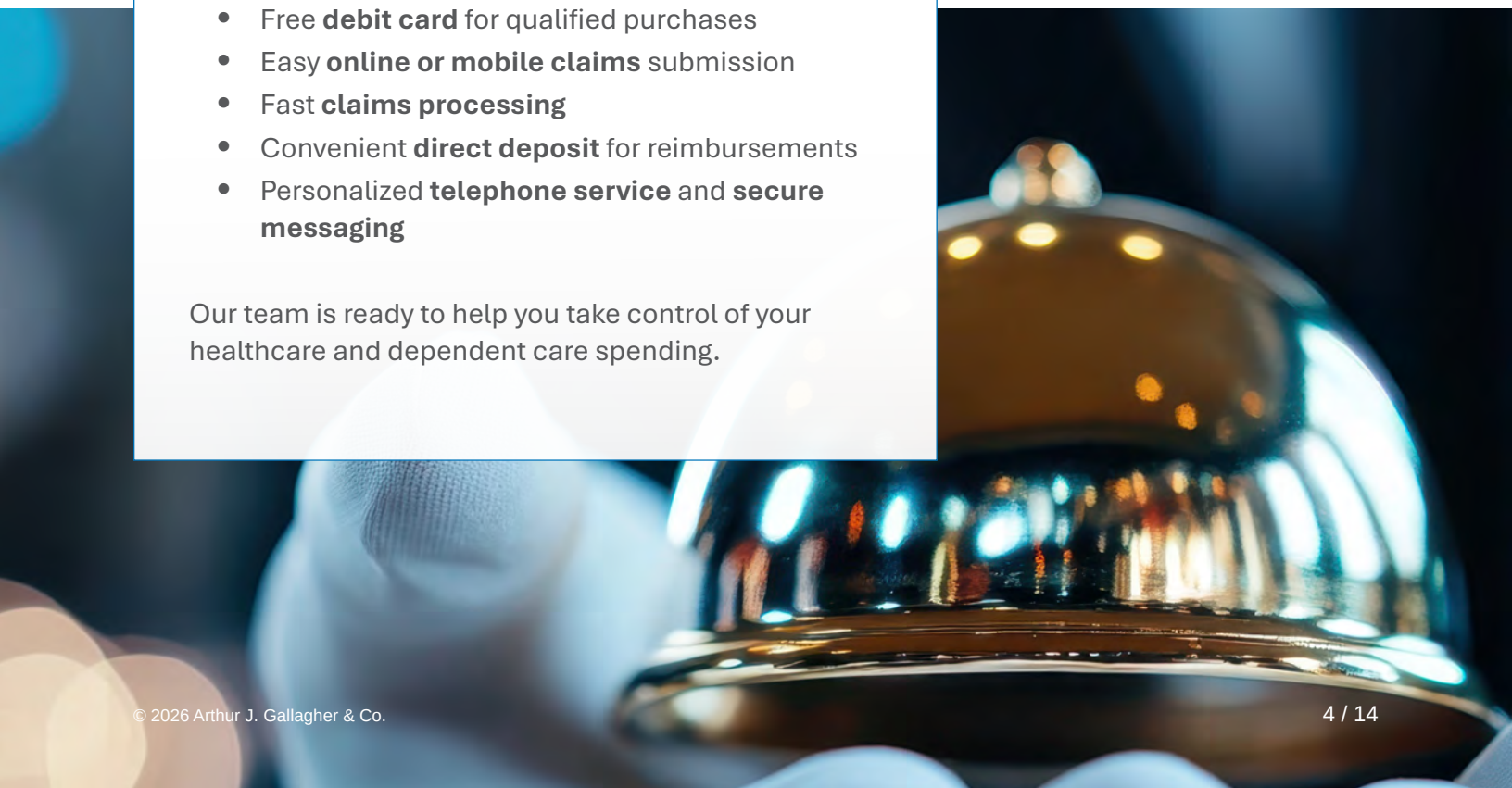
Why Gallagher HealthInvest?

Our Customer Care Center has earned BenchmarkPortal’s **Center of Excellence** award every year since 2015. If you need to call us, a capable representative will quickly answer your question or resolve your issue.

In addition, our proprietary system has been built from the ground up to provide smooth and efficient FSA plan administration. Listed below are several features you’ll learn more about throughout this guide.

- User-friendly **online portal**
- Handy **mobile app**, HRAgo® (for FSAs, too)
- Free **debit card** for qualified purchases
- Easy **online or mobile claims** submission
- Fast **claims processing**
- Convenient **direct deposit** for reimbursements
- Personalized **telephone service** and **secure messaging**

Our team is ready to help you take control of your healthcare and dependent care spending.



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Make Your Paycheck Go Further

Who doesn't like saving money? With a **Gallagher HealthInvest FSA**, you can take advantage of significant tax savings. Plus, you'll enjoy quick and easy access to the pre-tax money you set aside for healthcare or dependent care expenses.

What is an FSA?

A flexible spending account (FSA) is a **tax-free account** for eligible **healthcare or dependent care expenses**. A **Gallagher HealthInvest FSA** is **easy to use**, and it's a smart way to **pay less in taxes** and **keep more of your paycheck**. You save by using **pre-tax dollars** for a wide range of expenses for **you, your spouse, and qualifying dependents**.

Pre-tax Contributions

You don't pay any taxes on money you put into an FSA. FSA contributions are deducted off the top of your paycheck before taxes are calculated. This reduces your taxable income and can help lower your overall tax liability. This tax exemption applies to **state income tax** (most states), **federal income tax**, and **Social Security and Medicare** taxes. Individual situations vary, but most save up to 30% or more.

Tax-free Withdrawals

Money you spend from your FSA is also tax free. This means you can pay for qualified healthcare and dependent care expenses with tax-free funds. It's the best possible tax advantage.



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Typical Tax Savings Example

Ava makes $5,000 per month. Her combined taxes total 30% (state, federal, Social Security, and Medicare). Ava and her spouse work outside of their home and have one child in daycare. They are married and file a joint tax return.

Ava didn't make any FSA election last year. This year, she decided to contribute $150 per month to a Health FSA and $400 per month to a Dependent Care FSA. These FSA elections drop Ava's taxable income by $550 per month. She now pays less in taxes, and her remaining net income is **$165 per month more** than last year. That's **$1,980 in total savings** for the year!

	Last Year Without FSA	This year With FSA
Monthly Salary	**$ 5,000**	**$ 5,000**
Health FSA (before taxes)	<0>	<150>
Dependent Care FSA (before taxes)	<0>	<400>
Taxable Income	**$ 5,000**	**$ 4,450**
Combined Taxes 30%	<1,500>	<1,335>
Healthcare Expenses (after taxes)	<150>	<0>
Dependent Care Expenses (after taxes)	<400>	<0>
Remaining Net Income	**$ 2,950**	**$ 3,115**



Ava's FSA elections put **$1,980** back in her pocket!

What could you do with your tax savings?

IMPORTANT: Individual circumstances vary. Your tax savings may be more or less. The amount you save depends on your tax bracket. The higher your tax bracket, the greater your potential savings will be. Tax savings includes state income tax (in most states), federal income tax, and FICA taxes (Social Security and Medicare). Healthcare and dependent care expenses paid or reimbursed tax-free from your FSA cannot also be claimed as a tax deduction on your tax return.

IMPORTANT: Healthcare and dependent care expenses paid or reimbursed tax-free from your FSA cannot also be claimed as a tax deduction on your individual tax return.

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Pick the FSA You Need

Gallagher HealthInvest offers **Health**, **Limited Purpose**, and **Dependent Care FSA** plans. You can choose either a Health FSA or a Limited Purpose FSA. You can also choose a Dependent Care FSA. Maximize your tax savings by picking what best meets your needs.

Health FSA



You can use a Health FSA for medical, dental, and vision expenses not covered or not paid in full by insurance. Common examples that generally qualify are listed below.



- Copays
- Deductibles
- Dental care (non-cosmetic)
- Chiropractic care
- Contact lenses, solutions
- Eyeglasses
- Flu shots
- Hearing aids
- Insulin
- Laser eye surgery
- Orthodontia
- Over-the-counter medicines, products
- Physical therapy
- Prescriptions
- Vision care



Section 213(d) of the Internal Revenue Code defines what is a qualified “medical care” expense. IRS Publication 502 contains guidance that primarily focuses on expenses deductible on tax returns. However, many of the examples it contains also qualify for FSA reimbursement.

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Limited Purpose FSA

You should choose a Limited Purpose FSA instead of a Health FSA if you or your spouse will be making or receiving contributions to a health savings account (HSA). **To be eligible for HSA contributions, IRS rules require that your FSA coverage be limited to dental and vision care only.** Our Limited Purpose FSA is designed to help you meet this IRS requirement. You can use it for expenses like those listed below.

- Braces
- Contact lenses, solutions
- Dental care (non-cosmetic)
- Dentures, adhesives
- Eyeglasses
- Laser eye surgery
- Orthodontia
- Vision care
- Over-the-counter dental and vision products

A Limited Purpose FSA is required only for HSA contribution eligibility. If you or your spouse have an HSA that is no longer receiving contributions, you can use a full-coverage Health FSA.



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Dependent Care FSA

Choose a Dependent Care FSA if you pay for dependent care so you or your spouse, if married and filing jointly, can work, actively look for work, or attend school full-time. Examples that may qualify are listed below.

- Adult (elder) care
- Before- and after-school care
- Day camps
- Daycare
- Nanny
- Nursery School
- Preschool

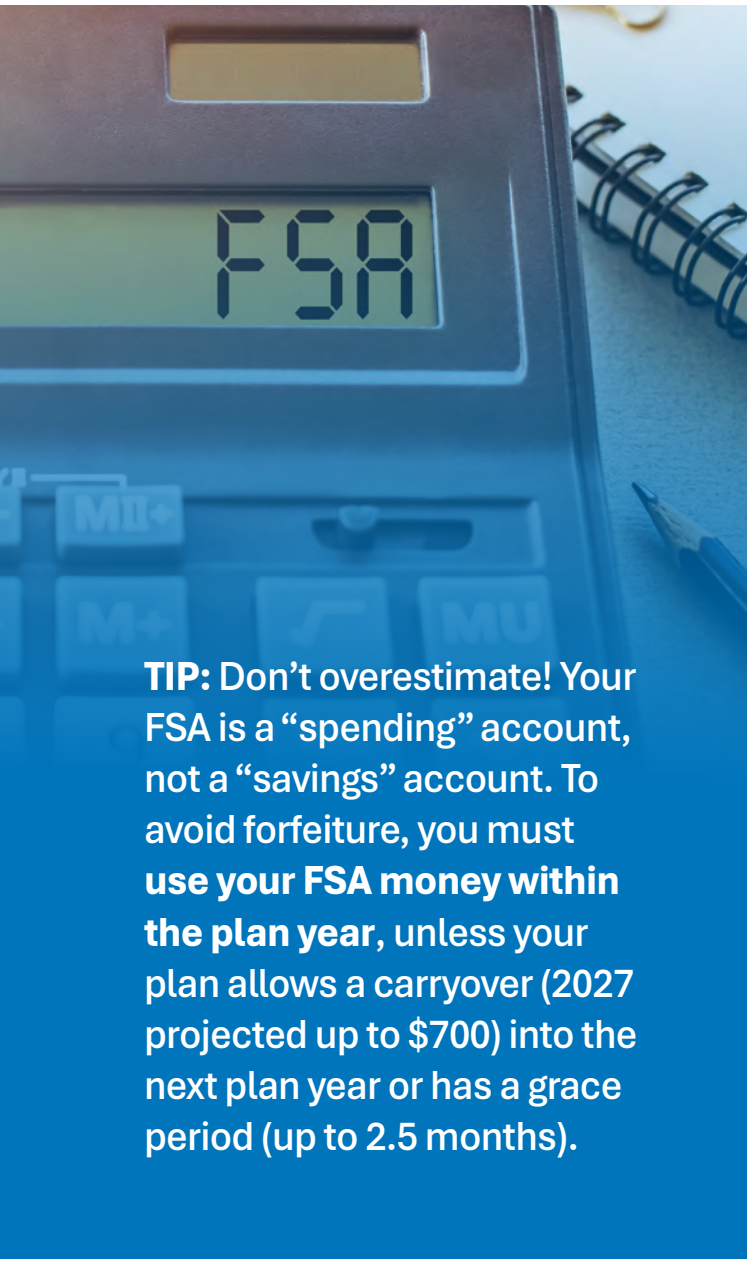
Qualified dependent care expenses are defined in Section 21 of the Internal Revenue Code. To qualify, the dependent must be a child under the age of 13 or a child, spouse, or another dependent who is physically or mentally incapable of selfcare and spends at least eight hours a day in your home. Other conditions may apply. IRS Publication 503 provides more details.



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Enroll with One Simple Form

Complete and submit a Gallagher HealthInvest **FSA Enrollment Form** to your employer, or follow your employer's instructions for electronic (paperless) enrollment. You can do this during annual open enrollment or when you're first hired. The amount(s) you choose to put in an FSA will be divided up and deducted from your paychecks before taxes.



TIP: Don't overestimate! Your FSA is a "spending" account, not a "savings" account. To avoid forfeiture, you must **use your FSA money within the plan year**, unless your plan allows a carryover (2027 projected up to $700) into the next plan year or has a grace period (up to 2.5 months).

Health FSA

Estimate how much you'll spend out of pocket on health care for you, your spouse, and dependents[1, 2]. Consider expenses like copays, deductibles, eyeglasses, contact lenses, dental, orthodontia, prescriptions, over-the-counter products, insulin, etc. The 2027 projected IRS Health FSA contribution limit is $3,500.

Limited Purpose FSA

Will you or your spouse be making or receiving contributions to a health savings account (HSA) during the plan year? If so, you cannot have a full-coverage Health FSA, according to IRS rules. Instead, you can elect a Limited Purpose FSA that can pay or reimburse qualified dental and vision expenses only. The 2027 projected IRS Limited Purpose FSA contribution limit is $3,500.

Dependent Care FSA

Estimate how much you'll spend on qualified dependent care[2]. This may include day care, after-school care, babysitting, preschool, day camps, and adult (elder) care. The 2027 IRS Dependent Care FSA contribution limit is $7,500 ($3,750 if married filing separately).

[1]Your Health FSA estimate may include expenses for adult children through the end of the calendar year in which they turn age 26.
[2]You may be allowed to increase or decrease your contribution election if you experience a qualifying life event (QLE) and your plan allows mid-year changes.

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Connect with Your FSA...anytime, anywhere

Our state-of-the-art system and personalized customer care make managing and using your **Gallagher HealthInvest FSA** easier than ever.

Online Portal and Mobile App

Log in online for real-time access to your FSA. Quickly check your balance, view activity, enter spouse and dependent information, submit claims and supporting documentation, check and update your contact information, and more. You can also do all of this from our mobile app, **HRAgo®** (for FSAs, too).



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Easy Access to Your FSA Money

Using your FSA shouldn't be difficult. After all, it's your money. Our streamlined processes eliminate needless hassles and delays so you can relax.

Health FSA: At any time during the plan year, you can spend up to your entire contribution election (less what you've already used, if any). **Dependent Care FSA:** Your spending access is always equal to your current account balance.

Fast, Stress-free Reimbursements

You can submit claims and supporting documentation electronically or by mail. Pick the way that works best for you.

1. Our **online claims process** walks you through each step. Instructions and key information are provided along the way so you don't miss anything.
2. With our **mobile app**, you can snap pics of supporting documentation and submit claims with just a few clicks.
3. If you prefer, use a **paper FSA Reimbursement form** available online or upon request from our Customer Care Center.

Standard claims processing is **five to seven business days**. Reimbursements are issued by **paper check** or **direct deposit**, which you can set up online. We recommend direct deposit. It's more secure and faster than waiting for paper checks in the mail.





TIP: Save all documentation for each expense in case we need copies. The IRS requires us to make sure every debit card transaction is for a qualified expense. Sometimes the electronic transaction data isn't sufficient. We'll let you know right away if we need additional documentation. The Explanation of Benefits (EOB) from your insurance company or detailed invoice from your provider will usually have everything we need.

Swipe to Pay Directly

Your **Gallagher HealthInvest FSA** comes with a free **OneBridge Visa® Benefits Card** (debit card). Just swipe your card to pay qualified providers or merchants directly from your FSA. You can request additional cards for your covered family members.

If you have a health reimbursement arrangement (HRA) or health savings account (HSA) on our system, your "smart" debit card will automatically use funds from the most appropriate account.

The OneBridge Visa® Benefits Card is issued by The Bancorp Bank, N.A., pursuant to a license from Visa U.S.A. Inc. and may be used for qualified expenses wherever Visa debit cards are accepted. See Cardholder Agreement for details.

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FSA Store®

Visit **FSAstore.com** and use your **OneBridge Visa® Benefits Card** (debit card) to pay for eligible items from your **Health FSA** or **Limited Purpose FSA**.

FSA Calculator

FSA Store's calculator will help you estimate your out-of-pocket healthcare spending and decide how much you should contribute to a Health FSA or Limited Purpose FSA. It will also provide a tax savings estimate based on information you provide.

Guaranteed FSA Eligibility

FSAstore.com offers a refund if a purchase is denied for eligibility reasons.

Clear Product Labeling

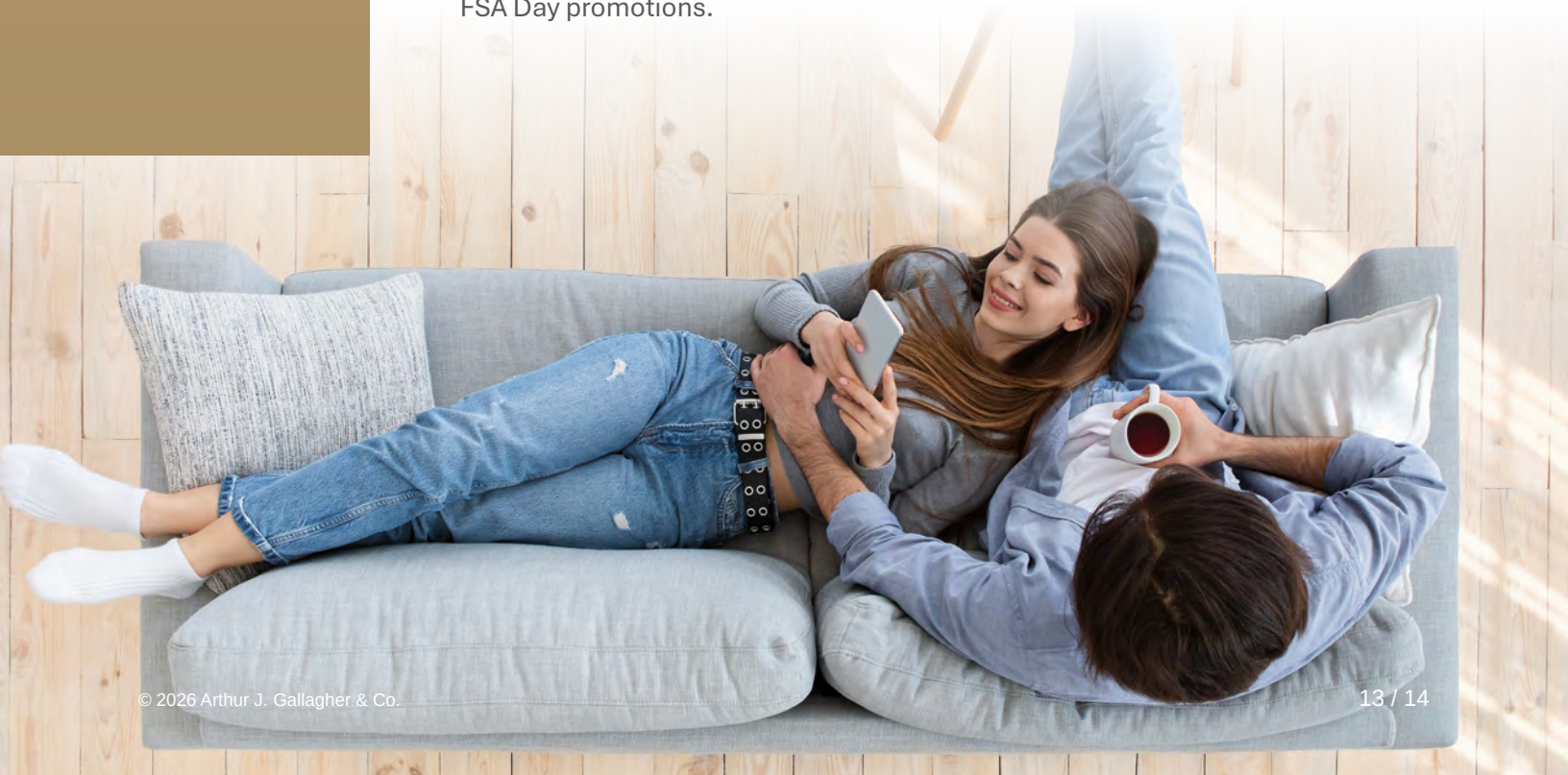
Readily available items are marked with a red checkmark. Items marked with a blue Rx logo require a prescription.

Eligibility List™

An online list of FSA-eligible items helps you understand what is covered.

Savings Center™

Save even more with special coupons, discount codes, and limited-time FSA Day promotions.



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Personalized Help When You Need It

We look forward to providing you with great service. If you get stuck or have a question, our customer care team is ready to help. Give us a call to speak with a live representative, or log in online and click the envelope icon (✉) to send us a secure message.

1-844-342-5505

Monday through Friday | 6:00 a.m. to 5:00 p.m. Pacific Time



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