



Take Control

Are you tired of rising healthcare costs? Take control with Flexible Spending Accounts (FSAs).

FSAs are a great way for you to take advantage of a pre-tax benefit offered by your employer and save on out-of-pocket healthcare costs. With an FSA, you can pay for eligible expenses such as doctor's office co-pays, prescription drugs, eyeglasses, over-the-counter products, and much more with your pre-tax income. By taking advantage of your FSA, you can:

- Reduce your taxes
- Increase your take-home pay
- Pay for rising healthcare expenses with pre-tax dollars

With healthcare costs continuing to rise year over year, why wouldn't you participate?

Save Time

Your employer and Plan Administrator offers the convenience and power of the Benefits Card to provide access to your FSA. The Benefits Card:

- Is simple, convenient, and secure
- Offers instant access to pre-tax dollars with the swipe of a card for FSA-eligible expenses
- Helps put more take-home pay in your pocket, with increased tax savings
- Virtually eliminates the claim forms associated with an FSA
- Provides secure, 24-hour access to your FSA through the Benefits Card Web site

Shop with Your Benefits Card*

Depending on the specific benefits offered by your employer, you can use the Benefits Card to pay for qualified healthcare expenditures. Your FSA is subject to the specifications under your plan, but eligible expenses may include:

- Medical and dental deductibles and co-payments
- Eye exams, contact lenses/solutions, and glasses
- LASIK surgery
- Prescription drugs
- Orthodontia or other dental care
- Physical therapy and chiropractic care
- Ambulatory/Hospital services
- Medical devices such as hearing aids and diabetic testing supplies
- Smoking cessation programs
- Over-the-counter (OTC) products such as Tylenol, Band-Aids, etc.

The Benefits Card Is as Easy as 1-2-3

1. Check Your Account Balance Online. Log on to www.mbicard.com and get access to FAQs, transaction history, claim status, and more.
2. Swipe Your Benefits Card at the point-of-sale for eligible products and services.
3. Keep All Your Receipts. In some instances, your Plan Administrator may request receipts to verify your claim.

For more information about the power and convenience afforded by Consumer Benefit Accounts and Benefits Card, contact your Plan Administrator or HR department.

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Got Questions?

Visit www.fsaandyou.com. There you'll find information on how to use your FSA, eligible products and services, and online tools including calculators to help you plan your contributions.