

KEEP MORE OF THE MONEY YOU EARN!

Save 40% or more by enrolling in a Flexible spending Account with Discovery Benefits!

- ❖ Boost your take home pay
- ❖ Lower your medical costs
- ❖ Cut your income taxes

It works like an expense account. You automatically set aside part of your salary (before taxes) to pay for qualified medical expenses or child or dependent care. You save money because you don't pay taxes on the money you set aside. And, you can use it to pay for day care, medical and prescription drug costs that aren't covered by insurance, as well as over-the-counter medicines and drugs you buy every day.

Getting money from your account is simple.

You'll have online access to your account 24/7 through DiscoveryBenefits.com. And, with our benefits debit card, you can pay your provider directly from your account. You can also submit expenses online, through our toll-free fax, via email or mail. We will mail you a check or deposit the money directly into your checking or savings account.

Medical Spending Account

Your Medical Spending Account is the best way to budget and save for medical expenses you plan to incur over the next year. It's a great savings tool for you and your family. You can use the money in this account to pay for the diagnosis, cure, treatment or prevention of a disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate or prevent a physical or mental defect or illness and cannot be reimbursed by insurance or any other source.

Eligible Expenses

- Prescription medicines and Drugs
- Hearing aids
- Orthopedic goods, prosthetic devices
- Doctors
- Dentists, Orthodontists
- Osteopaths
- Chiropractors
- Optometrists, Ophthalmologists, Opticians, Eyeglasses
- Over-the-counter Medicines and Drugs
- Chiropodists, Podiatrists
- Nursing and Personal care facilities
- Hospitals
- Medical and Dental laboratories
- Medical services and health practitioners
- Ambulance Services, Equipment and supplies

View a full list of eligible medical expenses and information about using the Benefits Debit Card to pay for these expenses directly from your flexible spending account at discoverybenefits.com.



Dependent Care Spending Account

A Dependent Care Spending Account is a simple way to save money on quality care for your loved ones. It allows you to set aside pre-tax dollars to pay for day care expenses.

If you're married and you file a joint return, or you file a single or head of household return, the annual IRS limit is \$5,000. If you're married and file separate returns, you can each elect \$2,500 for the calendar year. To qualify, you and your spouse must be employed, or your spouse must be a full-time student.

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
- Your own dependents, under age 19, babysitting
- Expenses paid for schooling kindergarten and above

You may receive reimbursement up to your current balance in your account at the time the request is made. As additional contributions are received, eligible claim amounts not yet paid will be issued to you automatically.

Automatic Dependent Care Reimbursement

You can eliminate the need to submit substantiation throughout the year for dependent care expenses by enrolling in Automatic Dependent Care. This process only requires you submit one form per year for each day care provider used during the year.

Complete the Automatic Dependent Care Request Form found on our website under Printable Forms for FSAs. This form must be completed by you as the participant and by your day care provider. A separate form must be completed for each day care provider if you use more than one.