

Flexible Spending Accounts.

How the FSAs Work

You can use Flexible Spending Accounts (FSAs) to pay for eligible out-of-pocket health and dependent day care expenses with before-tax dollars. By using an FSA, you can lower your taxable income, which means you'll pay less in annual taxes. You can save up to 40% or more on eligible expenses, depending on your tax bracket.

You must enroll to participate. To begin or continue participating in the FSA programs, you must enroll each year during Annual Enrollment.

You may participate in the Health Care FSA and/or Dependent Day Care FSA. However, you cannot transfer money between accounts.

Enroll and save on a before-tax basis. Estimate how much you spend each year on health care and dependent day care. Then enroll in one or both FSAs, depending on your needs. The amount you contribute to each FSA is deducted in equal installments — on a before-tax basis — from your paycheck during the Plan year. **NOTE:** If you enroll in HSA Value or HSA Advantage, you may elect the limited-use FSA.

Pay with debit card or get reimbursed. You can pay with your FSA debit card or submit the expense for reimbursement through the HealthEquity online tool. Remember to save your receipts; you'll need them for reimbursements and to validate your expenses.

Plan carefully. Per Internal Revenue Service (IRS) rules, you lose any money left in your FSAs at the end of the Plan year. However, you have until March 31 of the following year to submit claims for services incurred during the Plan year. (If you are hired during the Plan year, expenses must be incurred after your benefits eligibility date.)



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Note:

If you leave the company during the Plan year, you can only submit claims for services incurred up to your termination date, unless you elect to continue your FSA coverage during your COBRA eligibility period.

For more information:

Go to [healthequity.com](https://www.healthequity.com) or call **1-844-281-0928**.

Important: The descriptions in this document provide general information and resources. RRD cannot provide tax or legal advice. If tax or legal advice is needed, please seek the services of a licensed professional.