

### Flexible Spending Account

Take advantage of intelligent, seamless, and user-friendly FSAs from WEX.

#### What is a Flexible Spending Account (FSA)?

A flexible spending account (FSA) helps participants save on out-of-pocket qualified medical, dental, and vision expenses, or qualified dependent care expenses.

## Flexible Spending Accounts (FSAs) from WEX

No matter what type of FSA you need, you can find it from WEX.





#### Medical FSA

A medical FSA covers general-purpose health expenses and can be used for qualified expenses such as prescription drugs, insurance copayments and deductibles, and medical devices.



#### **Combination FSA**

A combination FSA (sometimes referred to as a post-deductible FSA) allows a participant to use their FSA to pay for qualified vision and dental expenses until they've met the IRS deductible. Once the deductible has been met, their account converts into a medical FSA and more expenses will be eligible.



#### **Limited Medical FSA**

A limited medical FSA covers qualifying dental, vision, and preventive care expenses and can be paired with a high-deductible health plan (HDHP) and a health savings account (HSA).



#### Dependent Care FSA

A dependent care FSA helps participants save money on eligible dependent care services, such as child (up to age 13) or adult daycare, before or after school programs, summer day camp, and more!

## Intelligent, Seamless, User-Friendly FSAs from WEX

Whether you take advantage of our intelligent carryover, seamless support of grace periods, or love us for our user-friendly experience, WEX is committed to investing in industry-leading technology to give you access to innovative features to streamline your workflow and simplify the participant experience.



#### **Fast Fact**

With WEX, you can experience up to a 95% auto-substantiation rate.\*

\*When you implement recommended forms of auto-substantiation.

#### Streamline your workflow



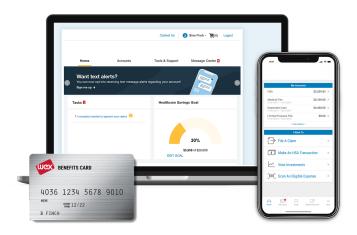
Our process allows FSA funds to be made available on day one of the current plan year, while simultaneously handling carryover funds from the previous year ... in a single purse. This removes the burden of managing carryover from the partner, and creates a hassle-free experience for participants.



## Seamlessly support grace periods.

Similar to carryover, our innovative FSA functionality makes it easy for partners to support grace periods if employers choose to offer them. Better yet? Participants can even use their benefits debit card to spend FSA funds from their previous plan year during the grace period.

# Simplify the participant experience



#### ONE debit card for all benefits accounts.

No matter what accounts a participant enrolls in (HSA, FSA, HRA, commuter benefits, or a combination), they only need ONE debit card because our technology can pull from the right account (at the right percentage) based on their purchase. Plus, participants can even add their debit card to their mobile wallet to take advantage of contactless payment options.

#### **ONE** online account to access health and commuter benefits.

No more jumping from screen to screen (and having to remember multiple logins) to keep track of multiple benefit accounts. With WEX, participants only need one online account to manage their health (HSA, FSA, HRA) and commuter benefits.

#### ONE mobile app to access their benefits on-the-go.

We manage almost all aspects of our lives from the palms of our hands. The WEX benefits mobile app was built with that in mind, and includes a consistent, simple, and modern experience. And when you're using a desktop, you can expect the same user-friendly experience.

#### Get started with FSAs from WEX

Learn more at **www.wexinc.com/wh/hsa.** When you're ready to take advantage of intelligent, seamless, and user-friendly FSAs from WEX, email us at **info@wexinc.com** or call **1-877-221-4541.** To learn more about WEX, visit **www.wexinc.com**.

