

## Flexible Spending Account (FSA) \$500 Carryover Option

With the \$500 Carryover Option included with your FSA, you can put money into your FSA each year completely risk free. How? If you don't spend all of your FSA money in the plan year, up to \$500 of unused funds will automatically carryover to the next plan year. **There is no use it or lose it rule on up to \$500.**

We know it can be challenging to figure out how much to contribute to your FSA each year. The \$500 Carryover Option makes your decision easier. You can contribute with confidence knowing that \$500 is yours whether you spend it this plan year or next.

- **If you've participated in an FSA in the past**, you already know how much money you can save by using tax-free money to pay for eligible medical expenses. The scary part was that you risked forfeiting—losing—any money you contributed to the FSA but didn't spend during the plan year. Worry no more. The IRS now allows you to carryover up to \$500 of unused funds. Go ahead and increase your contribution by \$500 this year. What do you have to lose?
- **If you're new to FSAs**, there's no risk for you to contribute at least \$500. If you don't incur \$500 in eligible medical expenses, the money will just roll into next year. What you will get, however, is tax savings. The more money you contribute to the FSA, the more your taxable income is reduced. That means more money in your pocket. Give it a try. Contribute \$500 risk free and start using tax-free money to pay for the medical expenses that you're already buying (like deductibles, co-pays, vision care, eyeglasses and so much more).

**It's that easy.**

A close-up photograph of a hand holding a blue benefit card over a blue payment terminal. The card is being swiped, and a receipt is emerging from the terminal. The background is blurred, showing a laptop keyboard.

### Plus, the Benefit Card Makes FSAs So Easy!

- It's **automatic**—funds are automatically sent from your FSA to the provider.
- It's **instant**. One swipe and you're done!
- It's **free**. There are no transaction fees.
- It's **easy**. Most expenses auto-approve so you don't need to follow up with documentation. (Keep your receipts because there may be expenses the IRS will require us to document.)
- It **saves you money!** No need to pay cash at the time of purchase or wait for reimbursement checks.
- It's in **real time** so you'll always know your balance. Check your balance often at [bpas.com](http://bpas.com) or on your smart phone or tablet.

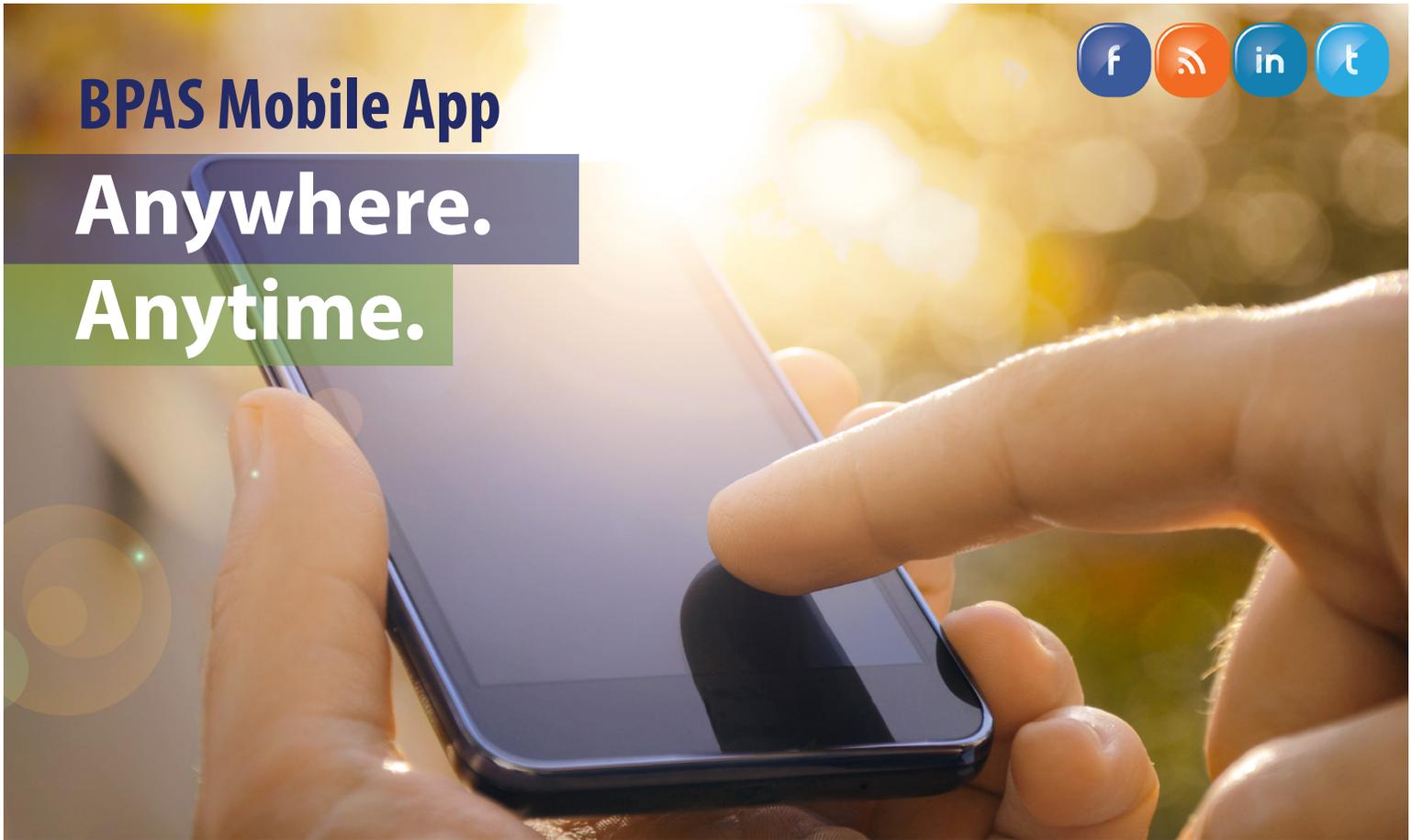
**Get started. Enroll today. Ask your HR team for details  
or visit [BPAS.com](http://BPAS.com)**



# BPAS Mobile App

# Anywhere.

# Anytime.



## Manage your account and file claims on-the-go 24-hours a day, 365 days a year

With the BPAS mobile app, you'll be able to:

- Check your account balance
- Review plan details
- File claims
- Check claim status
- Take a picture of receipts and/or documentation and easily upload them
- Scan barcodes on items to see if they're eligible expenses
- See payment history
- Check for plan-related messages
- Check for plan dates and filing deadlines

**To get the free BPAS mobile app, visit the Apple store or Android Marketplace and search for BPASClaims.** To activate the app, you'll need a unique username and password.

- Your username is your first initial, last name, and last 4 digits of your Social Security Number (SSN)
- Your temporary password is your first name, the 2-letter abbreviation for the state you live in, and the last 5 digits of your SSN.

You'll be prompted to accept a one-time service agreement. Then you may create a new password and 4-digit PIN. The 4-digit PIN is all you'll need to use the app going forward. Enjoy BPAS anywhere, anytime.

**Questions? We're here to help. Call us at 1-866-401-5272 or visit [bpas.com](http://bpas.com)**

