

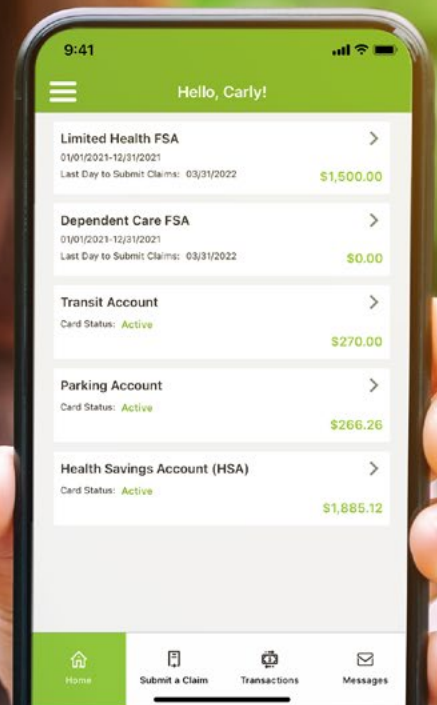
# The BESTflex<sup>SM</sup> Plan



**EBC Mobile**



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Participants

## Save money with a **Dependent Care FSA!**

Use tax-free dollars to pay for dependent care, day care, and senior care expenses.

### Pre-tax Power!

The BESTflex<sup>SM</sup> Plan **Dependent Care FSA** is right for you if you work and your spouse (if you're married) also works, is a full-time student, or is looking for work. This plan saves you approximately 30%\* on your eligible expenses, meaning a \$1,000 eligible expense costs you about \$700. You get these savings because the contributions you make to a Dependent Care FSA are exempt from Federal, State, and FICA payroll taxes.



### Savvy spending on eligible expenses.

When you enroll in a [Dependent Care Flexible Spending Account \(FSA\)](#), you deposit pre-tax funds into the FSA via payroll deduction and then use the money to cover your eligible expenses—tax free! Our technology makes it easy to access your funds. You can:

- Download EBC Mobile (our mobile app available in [App Store](#) and [Google Play](#)) to manage your account, submit and track claims, and more!
- Pay for your eligible expenses with your preferred method of payment and submit reimbursement requests and expense documentation online using EBC Mobile or your desktop.
- Set up [Direct Deposit](#) so when your reimbursement is approved, the funds transfer electronically to your bank account.

\*These tax examples are broad approximations of tax liability. Your specific savings depend on your tax bracket. You should consult a tax advisor for help with your own situation. Current IRS tax laws control all BESTflex Plan matters and are subject to change.

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*How does it work?*



# How *Pre-Tax Savings* Work

With a \$100 payment or contribution to a pre-tax account, the employee's paycheck is only \$70 less because they saved \$30 on taxes.



Income



Pre-Tax Payment/  
Contribution



Taxes\*



Paycheck



After Eligible  
Expense

Payroll

\$1,000

- \$300  
(\$1,000 taxable)

\$700

\$100 out of your paycheck = \$600

Payroll with  
Pre-Tax Benefit

\$1,000

- \$100

- \$270  
(\$900 taxable)

\$630

\$100 from your Pre-tax  
Payment/Contribution = \$630

\*This tax example is a broad approximation of tax liability. Your specific savings depend on your tax bracket. You should consult a tax advisor for help with your own situation. Current IRS tax laws control all pre-tax payment and contribution matters and are subject to change.

## Access your funds as they are deposited.

Use your Dependent Care FSA funds as you deposit them. You can submit a reimbursement claim for an amount larger than your monthly payroll contribution or current balance, and it will be paid out over time as your payroll deductions are deposited in your Dependent Care FSA account.

## Annual Enrollment

Your enrollment in the Dependent Care FSA lasts for one plan year, which is typically 12 months. Each year, your employer will inform you of open enrollment, which is a specific timeframe in the year when you will determine your benefit enrollments for the following plan year. During this time, you can make your Dependent Care FSA elections for your new plan year. It's a great time to evaluate how much you're contributing to your FSA and adjust it to save more in the coming year.

## How much should I contribute?

Consider the Dependent Care FSA eligible expenses and estimate what you'll spend in the next year for these expenses. Use this number to determine your plan year contribution, considering the limits in place on your plan. Your annual contribution is split so that an equal amount is deducted from each paycheck in your plan year. To see what this paycheck deduction amount looks like, divide your total plan year contribution by the number of payroll periods your employer has.



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## Participant Support

If you have questions or need information regarding your plan, our Participant Services team is here to help.

Call **(800) 346-2126** or email us at [participantservices@ebcflex.com](mailto:participantservices@ebcflex.com).