

FOR ALL THE THINGS INSURANCE DOESN'T COVER

Immediate access to money which can be used to cover health expenses.
See the doctors you want, pay for the medical care you need!

FLEXIBLE SPENDING ACCOUNT

FOR PREDICTABLE HEALTH EXPENSES

Open a flexible spending account and save money on taxes

An FSA is an account that allows you to set aside money, before taxes, to use on eligible health care and dependent care expenses. You elect how much you want to contribute, and your employer deducts the amount from your paychecks for the plan year. Since you use pretax dollars you lower your taxable income, and you use the tax-free money for expenses.

FOR EXAMPLE: \$75 monthly deduction equals \$900 annual benefit

Two kinds of FSAs and their eligible expenses:

Health Care FSA

For eligible health care services and items for you, spouse, and dependents.

- Prescriptions
- Co-payments
- Dental care, Orthodontia
- Vision Care, Eye Surgery
- Therapies

Dependent Care FSA

For eligible child and adult dependent care expenses.

- Before and After-School Programs
- Preschool, Daycare and Nursery schools
- Dependent Adult Daycare
- Transportation provided by Care Provider

SAVINGS GROUP

FOR UNPREDICTABLE HEALTH EXPENSES

Join the savings group and reduce your monthly insurance cost

Savings groups provide basic financial services to people who want to save money and share money with each other. In exchange for a fixed monthly payment or "savings contribution" deducted by your employer, you gain instant access to money that you can use right away to pay for medical, dental, and vision expenses.

FOR EXAMPLE: \$75 monthly deduction equals \$3000 perpetual benefit

Savings Group Benefits

- Immediate access to a pool of money which can be used to cover all IRS section 213 medical expenses.
- No "use it or lose it" provision, the money belongs to the employees and rolls over year after year.
- Money can be withdrawn at anytime, participation in the group is completely voluntary.
- No plan or network restrictions, see the doctors you want, pay for the medical care you need.
- Flexible Funding and Terms - employee's choose a contribution and savings limit which works for them.
- Long term approach to employee benefits with a focus on savings.



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