



You're paying enough for orthodontia.  
Don't pay taxes on it, too.

The orthodontia expenses that aren't covered by insurance – what you pay out of your own pocket – don't have to take such a big bite out of your budget. Use a take care<sup>®</sup> by WageWorks<sup>®</sup> **Flexible Spending Account (FSA)** to cover these expenses, and save using pre-tax dollars.



**It's like a 30% off sale on eligible orthodontia expenses.<sup>1</sup>**

- Save up to 30% on orthodontia.<sup>1</sup>
- Access the full amount of your annual election on day one of your plan year.
- Pick from several convenient, no-hassle payment and reimbursement options.

# Orthodontia Expenses and Your Healthcare Flexible Spending Account

## How does it feel to save hundreds of dollars every year?

It's up to you. Simply decide how much to contribute to your Healthcare FSA, and funds are withdrawn from your paycheck *before taxes*. So you're not paying taxes on your full income. And that feels pretty good.

## If you've ever used an app, you can do this.

Checking your balances and managing your account is as simple as using your smartphone. Just download the MyFlex<sup>SM</sup> mobile app to access your account from anywhere.



## If you want to save, here's how you start.

- Estimate your annual orthodontia expenses, and make your contributions accordingly.
- Pay close attention to your account, though, because money left unspent at the end of your plan year may be forfeited.
- Select from several payment options, including paying your orthodontist directly each month or through a one-time payment; or, elect pay-me-back reimbursements for orthodontia expenses you've paid out of pocket.

Sign up for your Healthcare FSA during your Open Enrollment period, or contact your benefits manager now for more information.

See how your orthodontia savings add up with an FSA:  
[takecarewageworks.com](http://takecarewageworks.com)

1 Assumes a combined tax rate of 30%, including FICA, state and federal income taxes. Actual amounts may vary.

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