



Administration by BAI empowers your employees to take control of their healthcare costs and save money by using pre-tax dollars for their expenses.

# FSA's

Flexible Spending Accounts

The BAI Flexible Spending Account (FSA) is a great way for your employees to set aside pre-tax dollars to pay for qualified medical expenses – many of which they are already incurring today!

An FSA is an employer-sponsored benefit that you can offer to your employees to supplement medical, dental and/or vision plans.

## Among the benefits of an FSA:

Eyeglasses, contact lenses, cough medicine, pain relievers, orthopedic inserts and chiropractic care are covered.



Deductibles, copays and co-insurance can be reimbursed from the FSA.

Employees' Medical FSA annual election is available to them on the first day of the plan year so they can start saving immediately.



Another spending account component that you can add to your plans is the Dependent Care Assistance Program (DCAP). Pre-tax dollars are deducted from an employee's paycheck to help pay for qualifying child or elder care expenses. Employees can choose the FSA, DCAP or both.

**Because many people already are incurring these expenses, participating in an FSA can save them 25% to 30% of those costs.**



A Medical FSA debit card is available for convenient access to funds.

 800.777.2524

 [www.benefitadministrators.com](http://www.benefitadministrators.com)