



# STRETCH YOUR HEALTHCARE DOLLARS FURTHER *in <2019>* WITH A FLEXIBLE SPENDING ACCOUNT

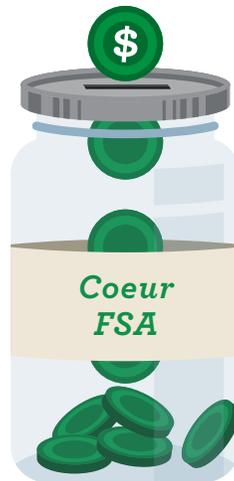


**With a Flexible Spending Account (FSA) through your Coeur health plan, your healthcare dollars can go further than ever before.**

## FSA FUN FACTS:

### TAX-FREE FUNDS

An FSA allows you to pay for out-of-pocket medical costs using funds that have been set aside pretax.



### EASE OF USE

With a Flex debit MasterCard, paying for qualified medical expenses and accessing your FSA funds has never been easier.

### FSA MAX & MIN

You can set aside up to <\$2,650> in your FSA tax-free. The minimum election is <\$240>.

### CONVENIENT ACCESS

24/7 portal access and quarterly electronic statements make managing your FSA easier than ever before.

### DATES TO KNOW

A grace period applies to all incurred expenses for FSAs until <March 15, 2020>. Also, the filing deadline for Health FSAs is <April 30, 2020>.



# DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS

With your FSA through Coeur, you can pay for a variety of healthcare products and services for yourself, your spouse or your dependents. Dependent Care FSAs are a great way to pay for qualified child and dependent care expenses while lowering your taxable income.

## DCA FUN FACTS:

### A DCA IS

A Dependent Care FSA, or DCA, allows you to use pre-tax dollars to pay for eligible dependent care services.

### WHO IS COVERED

Your DCA covers care of children under the age of 13 that you claim as dependents, as well as adults or other relatives that are incapable of caring for themselves.

### COVERED SERVICES

DCAs cover child or elder daycare, preschool, before and after school programs and day camp.

### CONTRIBUTION LIMITS

The annual maximum DCA contribution is <\$5,000> for single or married filing jointly, and <\$2,500> for married filing separately.

### ACCESSING FUNDS

You'll be given a benefits debit card to easily access your DCA funds. But remember, you must use your funds by the end of the year as they do not roll over.



**Find out how much further your money can stretch when you make the most of your pretax FSA funds. Learn more at <http://coeurplanservices.com/members>.**

For additional information about Flexible Spending Accounts, contact <name> at <email> or <phone number>.