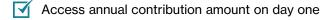
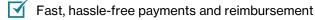


Flexible Spending Account

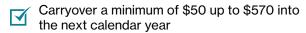
## (with carryover)

A healthcare FSA lets you use tax-free money to pay for eligible medical expenses. FSAs help members realize significant savings on healthcare costs. Don't think of it as money deducted from your paycheck – think of it as money added to your wallet.









## Annual tax saving potential3

\$570

IRS Contribution Limit4

\$2,850

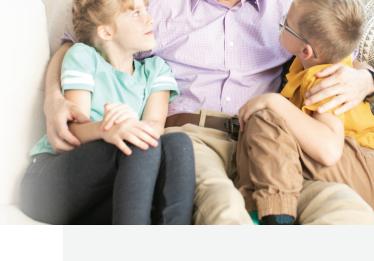


## See how much you can save

Learn.HealthEquity.com/kehp

FSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize FSA funds as tax deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules. | <sup>2</sup>See your plan documents for complete details. | <sup>3</sup>The example is for illustrative purposes only. Estimated savings are based on a maximum annual contribution and an assumed combined federal and state income tax bracket of 20%. Actual savings will depend on your contribution amount and taxable income and tax status. | <sup>4</sup>Contribution limit is accurate as of 08/01/2022. Each fall the IRS updates the FSA contribution limits. For the latest information, please visit: HealthEquity.com/Learn | HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making lifechanging decisions.

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## Common eligible medical expenses:

- · Pain relievers
- · Doctor visits
- · Dental cleaning
- · Sleep aids
- Eyeglasses/contacts
- Cold/cough medicine
- Chiropractic care
- Insulin testing supplies



Enrollment period
Oct. 10 - Oct. 28, 2022
877.430.5519