



## **Flexible Spending Accounts/Dependent Care Spending Accounts**

A Flexible Spending Account (also known as a flexible spending arrangement) will let you set aside a portion of your paycheck **tax free** to pay for certain out-of-pocket health care costs. You can use funds in your FSA to pay for certain medical, dental and vision expenses, including **copayments** and **deductibles**. (IRS regulations allow up to \$2,550 per year.)

A Dependent Care Flexible Spending Account will let you set aside a portion of your paycheck **tax free** to pay for dependent care expenses. (IRS regulations allow up to \$5,000.00 per year per family)

*Contributions are deducted from your paycheck prior to federal, state and social security tax.*

***No tax on your contribution saves you money! It's not what you earn, it's what you keep that counts!***

**NWGS offers the convenience of the FSA debit card.**

You will get faster access to your pre-tax FSA dollars with no waiting for reimbursement. Pay for eligible out of pocket expenses with your card, instead of paying cash.

Please visit [www.nwgsonline.com](http://www.nwgsonline.com) for online resources to learn how to download our convenient mobile app and also access tools and calculators to see how your Flexible Spending Account will benefit you!

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