



# Save up to \$800 on healthcare expenses this year!

Participating in a healthcare flexible spending account (FSA) is like receiving a 30% discount from your medical providers.

## How does a healthcare FSA work?

A healthcare FSA is a flexible spending account that allows you to set aside pre-tax dollars for eligible medical, dental, and vision expenses for you and your dependents, even if they are not covered under your primary health plan.

You choose an annual election amount, up to \$3,300. At the beginning of the plan year, your account is pre-funded and your full contribution is immediately available for use. Your election amount is then deducted from your paychecks in equal installments throughout the year.

## Why should I enroll in a healthcare FSA?

Almost everyone has some level of predictable and non-reimbursable medical needs.

If you expect to incur medical expenses that won't be reimbursed by another plan, you'll want to take advantage of the savings this plan offers. Money contributed to a healthcare FSA is free from federal and state taxes and remains tax-free when it is spent on eligible expenses. On average, participants enjoy a 30% tax savings on their annual contribution. This means you could be saving up to \$800 per year on healthcare expenses!



## How do I use my FSA to pay for healthcare expenses?

You can use your NWGS Debit Card to pay your providers for eligible healthcare expenses, or pay with your personal funds and submit a claim for reimbursement.

## Qualifying expenses

### What qualifies?

Healthcare FSA funds can cover costs for:

- Copays, deductible payments, coinsurance
- Doctor office visits, exams, lab work, x-rays
- Hospital charges
- Prescription drugs
- Dental exams, x-rays, fillings, crowns, orthodontia
- Vision exams, frames, contact lenses, contact lens solution, laser vision correction
- Physical therapy
- Chiropractic care
- Medical supplies and first aid kits
- Over-the-counter medications
- And much more...

### What doesn't qualify?

Certain expenses are not eligible, for instance:

- Expenses incurred in a prior plan year
- Cosmetic procedures or surgery
- Dental products for general health
- Hygiene products
- Insurance premiums
- Late payment fees charged by healthcare providers

***A comprehensive list of eligible expenses can be found at [www.nwgsonline.com](http://www.nwgsonline.com).***

## Online & mobile access

Get instant access to your account with the <https://www.nwgsonline.com/member-portal-2> and <https://www.nwgsonline.com/member-portal/mobile-flex-app>.

- View your account balance and transaction history
- Submit and view claims
- Upload and store receipts
- View important alerts and communications
- Sign up for direct deposit
- Sign up for text message alerts



Register for the <https://www.nwgsonline.com/member-portal-2> at <https://nwgs.wealthcareportal.com/>



Download the <https://www.nwgsonline.com/member-portal/mobile-flex-app> at the App Store or Google Play.

## Helpful hints

- Your full election amount is available on the first day of the plan year, which means you'll have access to the money you need, when you need it.
- You can't change your election amount during the plan year, unless you experience a change in status or qualifying event.
- Save your receipts when you spend your healthcare FSA dollars. You may need itemized invoices to verify the eligibility of expenses or for reimbursement requests.
- The easiest way to manage your account is online at <https://nwgs.wealthcareportal.com/Page/NativeResourceLibrary> or through the <https://www.nwgsonline.com/member-portal/mobile-flex-app>.
- Any unused funds that remain in your account at the end of the year will be forfeited. Plan carefully and use all the money in your healthcare FSA by the end of the plan year.
- You may carry over up to \$570 of unused healthcare FSA dollars to the next plan year, allowing you to enjoy tax savings without risk.