



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 \$2,650 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 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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