## Participant Email – Carryover Option

As a current Plan Participant, you already know about the great benefits you gain by using our Flexible Spending Account (FSA) plan. We want to make sure you know about the ability to carry over healthcare FSA funds (up to $500) from one Plan Year to the next.

You read that right—**you can carry over $500 to next year’s Plan!**

If you didn’t spend all of your FSA funds in one year (and recent studies say most of us leave about $130 dollars annually), there’s **no need for** **last minute rushes** to the pharmacy for prescriptions or to the optometrist for glasses or contacts. Up to $500 in remaining funds can be rolled over into the next year FSA Plan Year with no cost or penalty.

This makes it easier to plan ahead. Think about your medical expenses for the past year.

* Did you use all of your funds before the end of the Plan Year?
* Did you need “more” in your account, but were worried you wouldn’t use it?

If you answered “yes” to either of these questions, consider putting more tax-free funds in your healthcare FSA. With the $500 carryover, it’s basically risk-free—and a great way to make sure you have the funds to cover all your eligible expenses this coming year with a safety net in case you overestimate your expenses.

We’re pleased to offer this money-saving FSA as part of our benefits package for you!

Sincerely,

Your Benefits Department

P.S. The carryover does not apply to Dependent Care FSAs.