## Participant Email – Grace Period option

As a current Flexible Spending Account (FSA) Participant, you already know about the great benefits you gain by using our FSA Plan. We want to make sure you know about the Grace Period provided for healthcare and dependent care FSAs.

It’s true that sometimes you can’t get that doctor’s appointment or prescription refill before the end of the benefit Plan Year. So we offer a Grace Period, an extra couple of months to incur eligible expenses and request reimbursement.

You read that right—you can use last years’ FSA funds to help with next year’s early Plan Year expenses!

If you didn’t spend all of your FSA funds in one year (and recent studies show 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. You have a few months to use up those funds on eligible expenses.

So plan ahead: take a minute before enrollment to look over 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. Knowing you have those extra months to incur expenses if you have “extra” dollars makes it a less risky proposition.

Let’s make this a year of planning and saving—a great choice for all.

Sincerely,

Your Benefits Department