
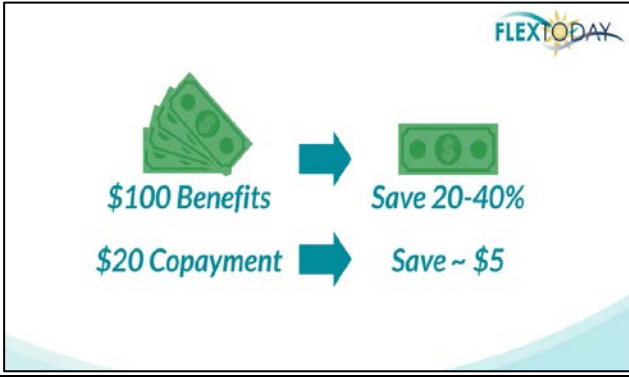
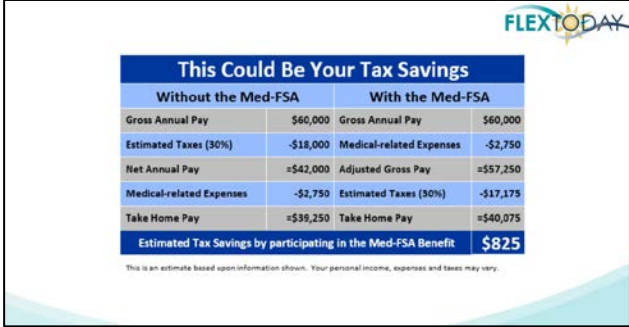
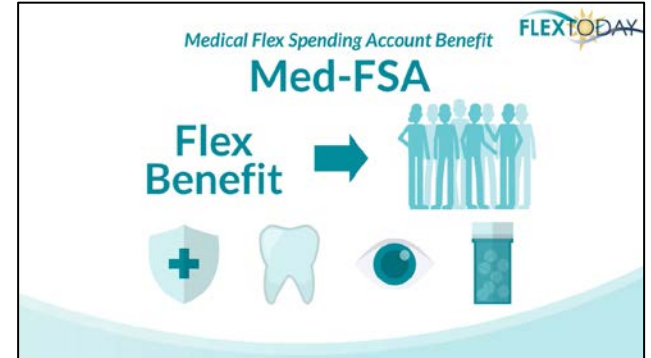


Script and Captioning	On Screen																												
<p>A Flex Plan is an employee benefit that allows you pay for certain expenses on a tax-free basis. You save federal, state, social security taxes which reduces your costs and increases your take-home pay.</p>	 <p>FLEX PLAN</p> <p>"Employee benefit that allows you pay for certain expenses on a tax-free basis"</p> <p>SOCIAL SECURITY XXX-XX-XXXX</p>																												
<p>For every \$100 of benefits you pay pre-tax, you'll save between 20% and 40%. That means you'll save about \$5 for every \$20 copayment and \$75 off of a \$300 pair of glasses. Those tax savings add up!</p>	 <p>\$100 Benefits → Save 20-40%</p> <p>\$20 Copayment → Save ~ \$5</p>																												
<p>This illustration shows that a person electing a \$2750 annual election could save \$825 per year by paying for their benefits pre-tax.</p>	 <p>This Could Be Your Tax Savings</p> <table border="1"> <thead> <tr> <th colspan="2">Without the Med-FSA</th> <th colspan="2">With the Med-FSA</th> </tr> </thead> <tbody> <tr> <td>Gross Annual Pay</td> <td>\$60,000</td> <td>Gross Annual Pay</td> <td>\$60,000</td> </tr> <tr> <td>Estimated Taxes (30%)</td> <td>-\$18,000</td> <td>Medical-related Expenses</td> <td>-\$2,750</td> </tr> <tr> <td>Net Annual Pay</td> <td>≈\$42,000</td> <td>Adjusted Gross Pay</td> <td>≈\$57,250</td> </tr> <tr> <td>Medical-related Expenses</td> <td>-\$2,750</td> <td>Estimated Taxes (30%)</td> <td>-\$17,175</td> </tr> <tr> <td>Take Home Pay</td> <td>≈\$39,250</td> <td>Take Home Pay</td> <td>≈\$40,075</td> </tr> <tr> <td colspan="2">Estimated Tax Savings by participating in the Med-FSA Benefit</td> <td></td> <td>\$825</td> </tr> </tbody> </table> <p><small>This is an estimate based upon information shown. Your personal income, expenses and taxes may vary.</small></p>	Without the Med-FSA		With the Med-FSA		Gross Annual Pay	\$60,000	Gross Annual Pay	\$60,000	Estimated Taxes (30%)	-\$18,000	Medical-related Expenses	-\$2,750	Net Annual Pay	≈\$42,000	Adjusted Gross Pay	≈\$57,250	Medical-related Expenses	-\$2,750	Estimated Taxes (30%)	-\$17,175	Take Home Pay	≈\$39,250	Take Home Pay	≈\$40,075	Estimated Tax Savings by participating in the Med-FSA Benefit			\$825
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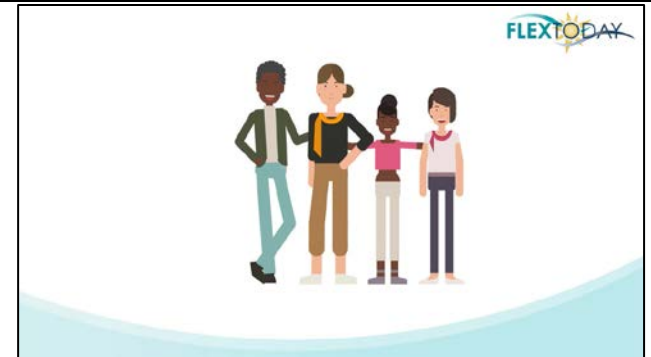
To learn more about your tax savings, go to the FlexToday website, Employees tab to use the Tax Savings Calculator.



The Medical Flex Spending Account benefit – called the Med-FSA - is the Flex Benefit that applies to the most people because almost everyone has medical, dental, vision and medication expenses.




Keep in mind that this benefit applies to you, your spouse and your eligible dependents up to age 26, even if they are not covered under your employer's group health plans.







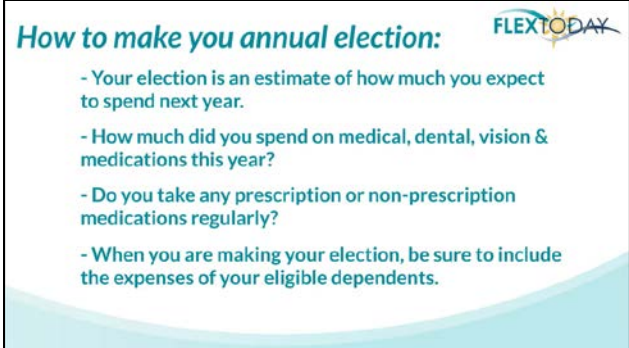
To be reimbursed or paid out of the Med-FSA, your eligible expenses would be those services and treatments that are medically necessary and prevent or treat illness or disease.

This ranges from your routine medical, dental and vision care as well as your prescription medications and over the counter medications. It also includes specialist care, such as an Acupuncturist, Chiropractor, Podiatrist and Psychologist.



	
<p>The list of eligible over the counter medications and medical supplies is very long including products you may be using every day such as Advil, Bandages, Birth control, CPAP Supplies, Contact lens Solutions Hand Sanitizers Reading Glasses, Sunscreens and Sunblocks, Thermometers and Zyrtec.</p> <p>The use of trademarks and brand names does not indicate or imply endorsement or limitation.</p>	<ul style="list-style-type: none"> Ace Bandages® Advil® Antiarthritic Supplements (Glucosamine/Chondroitin) Aspirin Band-Aid® Bandages Benadryl® Birth Control & Condoms Blood Pressure Test Kits Contact Lens Solutions Cortizone® CPAP Supplies Denture Adhesives Desitin® Diaper rash cream Dramamine® Excedrin® Fertility Monitors First Aid Kits Hand Sanitizer Heat or Ice Packs Hydrogen Peroxide Incontinence Products Insulin & Supplies Lamisil® Monistat® Nasal Rinse Supplies Neosporin® Nicoderm® Orajel®

	<p>Pregnancy Test Kits Prenatal Vitamins Preparation H® Prilosec® Reading Glasses Roloids® Rubbing Alcohol Sunscreen (SPF 15+) Theraflu® Thermometers Tinactin® Tums® Tylenol® Walkers & Wheelchairs Zyrtec®</p> <p>The use of trademarks and brand names does not indicate or imply endorsement or limitation.</p>
<p>In 2020, the Cares Act added Menstrual supplies as an eligible expense for the Flex Plan, including Tampons, Pads, Liners, Cups and Sponges</p>	 <p>2020 Cares Act Menstrual Supplies = Eligible Flex Plan Expense</p> <ul style="list-style-type: none"> - Tampons - Pads - Liners - Cups - Sponges
<p>These are special expenses that are not normally considered medical care that can be eligible if formally recommended by a physician to treat a specific medical condition, including:</p>	 <p>Special Expenses* <i>*Not normally considered medical care</i> Can be eligible if formally recommended by a physician to treat a specific medical condition, including:</p> <ul style="list-style-type: none"> - Learning Disability Training - Physical Therapy - Massage Therapy - Weight-loss Programs (no food) - Gym memberships

<p>While the list of eligible expenses is very long, there are some expenses that the IRS rules don't allow such as cosmetic procedures and medications and personal use items such as soaps, cleansers and cosmetics.</p>	 <p>FLEX TODAY</p> <p>COSMETIC MEDICATIONS & TREATMENTS:</p> <ul style="list-style-type: none"> Face Masks and Medical Gloves Hair restoration Imported medications Insurance Premiums Medical Marijuana Plastic Surgery Teeth bleaching and teeth bonding Tissue & toilet paper Toothbrushes and toothpastes
<p>For more information, go to the FlexToday website and click on Employees menu for the Eligible Medical Expenses page.</p>	 <p>FLEX TODAY ABOUT US EMPLOYEES EMPLOYERS BROKERS COBRA RATES & LIMITS FORMS & BROCHURES</p> <p>EMPLOYEES: MEDICAL EXPENSES</p>
<p>How to make your annual election</p> <p>Your election is an estimate of how much you expect to spend next year.</p> <p>How much did you spend on medical, dental, vision & medications this year?</p> <p>Do you take any prescription or non-prescription medications regularly? If your prescriptions cost \$25 per month, that would be \$300 per year and that is an easy way to save \$75 in taxes each year just on your medication.</p> <p>When you are making your election, be sure to include the expenses of your eligible dependents, even if they aren't enrolled in your employer's group health plans.</p>	 <p>How to make your annual election: FLEX TODAY</p> <ul style="list-style-type: none"> - Your election is an estimate of how much you expect to spend next year. - How much did you spend on medical, dental, vision & medications this year? - Do you take any prescription or non-prescription medications regularly? - When you are making your election, be sure to include the expenses of your eligible dependents.

About the Plan

Your expenses must be incurred – services actually received – during the plan year while you are/were an active participant.

Your election will be set for the year unless you have a Change In Status event, such as marriage, birth, adoption. In that case you have 30 days to request an election change.

Each Flex election is separate. You cannot use your benefits in the Med-FSA benefit to be paid for day care expenses.

Be conservative and underestimate when making your elections.

We hope that this presentation has been helpful. If you have any questions, please call us at 1-800-995-5373 x 1 or send us an email at Flex@FlexToday.com

About the Plan:



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Questions?



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