FURTHER

by HealthEquity

FSA

The Medical Flexible Spending Account

Welcome to your flexible spending account (FSA) from Further. We're one of the largest, most experienced and trusted FSA administration partners in the nation. Everything you need is just a tap, click, call or swipe away.

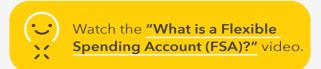
If you have questions or need more information about your FSA, our expert customer service team is ready to help.



Introducing the FSA

A flexible spending account (FSA) is a personal expense account that works with your health plan. Each year you can set aside a portion of your salary pretax reducing your taxable income. You can use that money to pay for medical costs not paid for by your health plan.

¹ Please consult your tax advisor with questions.



How a medical FSA works



Estimate how much you may pay for medical, dental and vision costs for next year. Plan wisely. Unused funds are forfeited at the end of the plan year. (Check your plan; some employers may allow additional time to incur expenses or spend your money after the plan year ends.)



The amount you select is withheld pretax from your pay in equal portions throughout the year and put into your FSA.



Your total FSA contribution is available from day one, even if it has not all been deposited into your account.



Pay your out-of-pocket medical bills using a Further Visa® Debit Card or by submitting receipts for reimbursement.²

Pay for health care expenses tax-free

All systems go!

Use your FSA for these:

- Medical expenses that your plan doesn't cover:
 - Over-the-counter medications, supplies, and some feminine hygiene products
 - Copayments, coinsurance and prescription drugs
 - Dental and vision care expenses



Use our eligible expenses search to see what else you can pay for with an FSA.

Heads up!

You can't use your FSA for these:

- Health insurance premiums
- Costs that aren't considered qualified medical expenses as defined by the IRS

It's important to save all your receipts and explanation of benefits (EOB) statements to validate expenses, as required by the IRS.



Select a medical FSA at enrollment

- Contribute only what you think you'll need within the next plan year.
- Further will send your Further Visa® Debit Card and Spending Account I.D. number by mail²
- Use your SA I.D. number to set up your online access
- Download the Further app or use the website to view and manage your account



Use this worksheet to calculate how much money you should set aside.

We're here for you

If you can't find the answers you're looking for online, give us a call. You can talk with one of our specially trained FSA customer service representatives.



1-800-859-2144

7 a.m. to 8 p.m. CST, Monday-Friday



hellofurther.com

² The Further Visa Debit Card is issued by The Bancorp Bank, pursuant to a license from Visa U.S.A. Inc. and can be used for qualified expenses wherever Visa debit cards are accepted.