

HAVE YOU USED ALL OF THE DOLLARS THAT YOU CONTRIBUTED TO YOUR HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)?

Time may be running out, so act today!

Most employers' FSA benefit plans are based on a calendar year, and this means you must spend all of the dollars that you put into your FSA by 12/31/05. If you don't incur eligible expenses and use your FSA dollars by the end of your plan period, your employer can't return the money to you. Check with your employer to verify your specific plan year if you are not certain.

How much do you have left in your FSA?

To find out, login to the CONEXIS Web site under the Employees & Continuant section. If you've never logged in before:

- Select the link "First Time Users Click Here"
- Enter your Social Security Number
- Enter your Date of Birth (MM/DD/YYYY)
- Click on "Log-In"
- First time users will be prompted to reset their password upon entering the Web site

How can you spend your unused healthcare FSA dollars on yourself, your spouse or your qualifying child or relative? Here are just a few FSA eligible expenses

- Prescription drugs and many over-the-counter (OTC) healthcare products
 - Clean out your medicine cabinet. Toss out expired medicines and restock with useful household over-the-counter products.
- Vision care – need a check up, new contacts or glasses?
- Dental – check-ups and child and adult orthodontia
- Chiropractic
- Acupuncture
- Office co-pays

Eligible healthcare expenses and OTC products

A comprehensive list of eligible FSA expenses and qualified OTC products is available on the CONEXIS Web site behind the Employees & Continuant section. To access this valuable information, all active FSA participants will login to the CONEXIS Web site as described above. Once logged into the site, you will find a link to the Quick Reference Flexible Spending Expense Guide on the main page under the heading "Flexible Spending Accounts."