



## Health Savings for Your Employees Plus Savings for You

As more and more of your employees' household budgets are allocated to healthcare expenses, you can offer them a way to save money and offset increasing health and dependent care costs. With The INCENT Plan Flexible Spending Account (FSA) administered by Rehn & Associates, your employees gain more spending money per paycheck while you reduce your company's payroll tax liability.

### How FSAs Work

The INCENT Plan FSA allows your employees to set aside a portion of their earnings to pay for qualified medical expenses and for dependent care expenses. Money deducted from the employee's pay into an FSA is not subject to payroll taxes, resulting in substantial payroll tax savings. Employers save 7.65% on every dollar deducted pre-tax through a cafeteria plan. The following illustration shows how the savings can add up:

Total Participants	Avg. Funding Per Participant	Total FSA Contributions	Employer FICA Tax Avoided*
30	\$1,725	\$51,750	\$3,958.88
100	\$1,725	\$172,500	\$13,196.25

*Average contribution amount from 2011 Mercer Survey of National Employers.*

*\*FICA calculated at full rate of 7.65%.*

### FSAs Offer Great Benefits!

- Your employees enjoy federal tax deductions on contributions and withdrawals for qualified expenses are tax-free
- FSA dollars can be used during the plan year to pay for qualified expenses and services. And at the end of the year, your employees can roll over up to \$500 of their contribution to the next plan year.
- You can easily stack FSA accounts with an HRA account, customize them to meet your unique needs, and manage them using one, integrated portal
- You reduce your employer payroll taxes

THE NEW  
**FSA**

USE OR  
~~LOSE~~

*Roll over \$500*

## The INCENT Plan FSA Helps You:

- Reduce employer payroll taxes (including Social Security and Medicare)
- Provide Human Resources staff with a centralized portal to answer employee questions
- Save administrative time with an FSA solution that is automatically tied with your payroll
- Provide account access for “consumers on the go” via The INCENT Plan Mobile, the most advanced CDH Accounts mobile app in the industry
- Offer flexible benefit options with the ability to stack FSAs with HRAs and HSAs<sup>1</sup>, offer an employer contribution amount and dependent care options, and receive a single set of automated communications and reports for all plans
- Increase employee satisfaction by offering FSA accounts that provide them with significant tax savings, lower healthcare costs due to increased focus on prevention and wellness, and hassle-free payment and claims processes

<sup>1</sup> To have both an FSA and an HSA at the same time, employees must meet the requirements for the HSA. More information is available at [www.treasury.gov](http://www.treasury.gov).

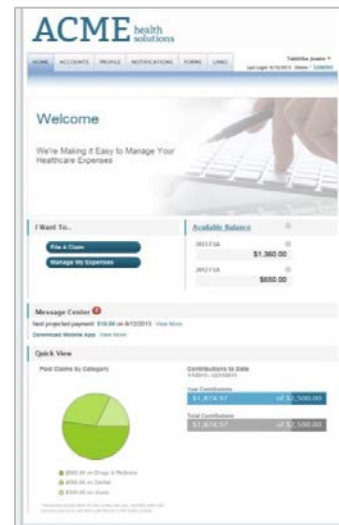
## The INCENT Plan FSA Helps Your Employees:

- Enjoy significant tax savings with pre-tax deductible contributions and tax-free distributions used for qualified plan expenses
- Quickly and easily access funds using the Benny Card at point of sale, or request to have funds directly deposited to their bank account via online or mobile app.
- Enjoy secure access to accounts using a convenient Consumer Portal available 24/7/365
- Mobile access for employees “on the go”
- Easily file claims online
- Stay up to date on balances and action required with automated email alert
- Roll over up to \$500 of unused funds into the next plan year
- Get one-click answers to benefits questions

## More Choice and Greater Savings with The INCENT Plan

When you need to work with the best to deliver reliable, trusted, customizable consumer-driven healthcare account solutions for your employees, turn to The INCENT Plan. Our choice of healthcare account solutions will help you provide competitive options that meet your employees’ needs and achieve high levels of employee satisfaction while minimizing your time spent on support.

At The INCENT Plan, delivering easy-to-use solutions backed by the highest levels of service is our top priority.



## Interested in learning more?

Call or contact us to find out how we can help.

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