Save smart.

WageWorks Healthcare FSA with Grace Period

A WageWorks® Healthcare Flexible Spending Account (FSA) is a pre-tax benefit account used to pay for eligible medical, dental, and vision care expenses that aren’t covered by your insurance plan. A WageWorks Healthcare FSA is a smart, simple way to save money while keeping you and your family healthy and protected.

WHY YOU NEED IT

• Save an average of 30% on a wide variety of eligible healthcare expenses
• Access the full amount of your account on day one of your plan year
• Use several convenient, no-hassle payment and reimbursement options

Your Estimated Tax Savings

<table>
<thead>
<tr>
<th>Without Healthcare FSA</th>
<th>With Healthcare FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross annual pay (estimate)</td>
<td>$60,000</td>
</tr>
<tr>
<td>Estimated tax rate (30%)</td>
<td>$18,000</td>
</tr>
<tr>
<td>Net annual pay</td>
<td>$42,000</td>
</tr>
<tr>
<td>Estimated annual healthcare expenses</td>
<td>$2,550</td>
</tr>
<tr>
<td>Final take-home pay</td>
<td>$39,450</td>
</tr>
</tbody>
</table>

Take home this much more $765

Calculate how much more you can take home in one year at wageworks.com/mygracefsa
WageWorks Healthcare FSA with Grace Period

How It Works

Simply decide how much to contribute, and funds are withdrawn from each paycheck for deposit into your account before taxes are deducted. Your total annual election amount is available on day one of your plan year.

Be sure to estimate your annual healthcare expenses and make your contributions carefully. Any money left unspent in your Healthcare FSA at the end of a plan year is forfeited. Fortunately, you have a grace period of up to 2-1/2 months after your plan year ends during which you can spend down money left in your account.

HOW YOU USE IT

With a variety of payment and reimbursement options, your WageWorks Healthcare FSA is easy to use. The convenient WageWorks Healthcare Card associated with your account can be used to pay for hundreds of eligible healthcare products and services for you, your spouse, and your dependents.

HOW YOU MANAGE IT

Manage your account via a secure website on any computer or mobile device that’s connected to the Internet or via the WageWorks EZ Receipts® app.

HOW MUCH YOU CAN CONTRIBUTE

You can contribute up to a maximum of $2,550 to your WageWorks Healthcare FSA. A different limit may apply to you, according to your employer’s plan.

How You Get It

Ready to save? Sign up for a WageWorks Healthcare FSA during your Open Enrollment period. Contact the person or organization managing your benefits enrollment today!

Learn more at wageworks.com/mygracefsa
Savings power.

WageWorks Dependent Care Flexible Spending Account

A WageWorks® Dependent Care Flexible Spending Account (FSA) is a pre-tax benefit account used to pay for dependent care services, such as preschool, summer day camp, before or after school programs, and child or elder daycare. A WageWorks Dependent Care FSA is a smart, simple way to save money while taking care of your loved ones so that you can work.

WHY YOU NEED IT

• Save an average of 30% on preschool, summer day camp, before/after school programs, child or elder daycare, and more

• Reduce your overall tax burden—funds are withdrawn from your paycheck for deposit into your Dependent Care FSA before taxes are deducted

• Take advantage of several convenient, no-hassle payment and reimbursement options

See the estimated tax savings
HOW IT WORKS
Simply decide how much to contribute to your account each year, and funds are withdrawn from each paycheck for deposit into your account before taxes are deducted. As soon as your account is funded, you can use your balance to pay for many eligible dependent care expenses.

Be sure to estimate your annual dependent care expenses and make your contributions carefully. Any money left unspent in your Dependent Care FSA at plan year end is forfeited.

HOW YOU USE IT
With a variety of payment and reimbursement options, your WageWorks Dependent Care FSA is easy to use. Arrange for convenient direct payments to your dependent care provider or be reimbursed for payments you make. You can even have your dependent care provider sign receipts using your mobile device.

HOW YOU MANAGE IT
Manage your account via a secure website on any computer or mobile device that’s connected to the Internet or via the WageWorks EZ Receipts® mobile app.

HOW MUCH YOU CAN CONTRIBUTE
You can contribute up to a maximum of $5,000 to your WageWorks Dependent Care FSA.

HOW YOU GET IT
Ready to save? Sign up for a WageWorks Dependent Care FSA during your Open Enrollment period. Contact the person or organization managing your benefits enrollment today!

Savings Example

<table>
<thead>
<tr>
<th>Without Dependent Care FSA</th>
<th>With Dependent Care FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gross annual pay (estimate)</strong></td>
<td><strong>Gross annual pay (estimate)</strong></td>
</tr>
<tr>
<td>$60,000</td>
<td>$60,000</td>
</tr>
<tr>
<td><strong>Estimated tax rate (30%)</strong></td>
<td><strong>Maximum annual Dependent Care FSA contribution</strong></td>
</tr>
<tr>
<td>~ $18,000</td>
<td>~ $5,000</td>
</tr>
<tr>
<td><strong>Net annual pay</strong></td>
<td><strong>Adjusted gross pay</strong></td>
</tr>
<tr>
<td>= $42,000</td>
<td>= $55,000</td>
</tr>
<tr>
<td><strong>Estimated annual dependent care expenses</strong></td>
<td><strong>Estimated tax rate (30%)</strong></td>
</tr>
<tr>
<td>~ $5,000</td>
<td>~ $16,500</td>
</tr>
<tr>
<td><strong>Final take-home pay</strong></td>
<td><strong>Final take-home pay</strong></td>
</tr>
<tr>
<td>= $37,000</td>
<td>= $38,500</td>
</tr>
</tbody>
</table>

All figures in this table are estimates and based on an annual salary of $60,000 and maximum contribution limits to the benefit account. Your salary, tax rate, healthcare expenses and tax savings may be different.

Take home this much more $1,500

Learn more at wageworks.com/mydcfsa

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