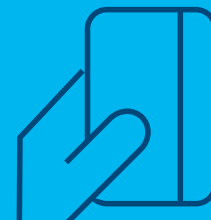


# HEALTH SAVINGS MADE SIMPLE



## Maximize savings with Cigna's Health Care Flexible Spending Account (FSA) with carryover and debit card.

Looking for a smarter way to stretch your health care dollars? Cigna's health care flexible spending account (FSA) with carryover helps you save on medical expenses today. And you may be able to carry up to \$500 of unused funds into next year.

### What's an FSA?

It's an account that lets you set aside money pretax to pay eligible medical expenses, such as eyeglasses, over-the-counter medications, doctor visit copays and many more.<sup>1</sup> You can contribute up to \$2,650 to your FSA, with immediate access to the full amount. And because FSA dollars are not taxable, more of your money stays in your own pocket. Saving money on your health care expenses is just the beginning. Open your Cigna FSA with carryover today and get ready for even more – and less.

### How an FSA works

- › **Enroll at work. You can contribute up to \$2,650 to your FSA. Now, that's easy!**
- › **The money goes directly into your FSA before it is taxed. So, your taxable income goes down. Who doesn't love that?**
- › **Use the money in your FSA to pay eligible medical expenses using your favorite payment option. Hello, convenience!**
- › **Depending on your plan, you may be able to carry over up to \$500 into next year. So, no more "use it or lose it."**

### More savings

- › Because FSA dollars aren't taxed, you pay less in taxes.
- › Every pretax dollar you contribute can save you around 35 cents.<sup>2</sup>
- › The carryover minimizes the risk of losing unused FSA funds at the end of the year.

### More convenience

- › Your FSA account is integrated with your benefit information, so it's easy to manage both in one convenient place: **myCigna.com**.
- › Use your health care debit card for immediate access to your FSA funds.<sup>3</sup>
- › You can also submit your FSA reimbursement claims with our simple-to-use online claim form.
- › Monitor your account from almost anywhere with the myCigna<sup>SM</sup> App.<sup>4</sup>
- › You'll have immediate access to all the money in your FSA account from the first day.

### Less hassle

- › With the carryover, you won't have to rush to spend every dollar before year's end.
- › Estimate contributions and calculate potential tax savings at **Cigna.com/fsacalc**.
- › Count on Cigna 24/7/365 for expert guidance.

Together, all the way.®



# How an FSA helps people save real money

## Doug's story

Doug is enrolled in a Cigna medical plan that covers him, his wife and their son. He is looking for smart ways to save more of his health care dollars in the upcoming plan year. To help reach his savings goals, Doug plans to enroll in a Cigna flexible spending account with year-end carryover.

**How much of his pretax earnings should he contribute to his FSA? Estimating is easy.**

### Step 1

Doug reviews his out-of-pocket expenses from last year and enters this amount into the Cigna FSA calculator at [Cigna.com/fsacalc](https://Cigna.com/fsacalc).

### Step 2

The FSA calculator helps Doug estimate his expenses, and Doug chooses to contribute \$2,200.

### Step 3

The calculator also estimates that this contribution gives him a **tax savings of \$718.**<sup>2</sup>

Best of all, if Doug doesn't spend the entire \$2,200 by the end of his plan year, he doesn't have to worry. His FSA with carryover lets him carry up to \$500 over to his next plan year. Now that's peace of mind!

## Doug's estimate and savings\*

TYPE OF EXPENSE	Last year's out-of-pocket costs	Next year's estimated out-of-pocket costs
Routine doctor and dentist visits	\$500	\$500
Routine prescription medications	\$200	\$125
Unexpected medical needs, such as broken arm or emergency surgery	\$750	\$300
Planned medical expenses	0	\$1,200
Eligible over-the-counter items	\$75	\$75
<b>Total cost:</b>	<b>\$1,525</b>	<b>\$2,200</b>
<b>Doug's estimated tax savings based on the Cigna FSA calculator:</b>	<b>0</b>	<b>\$718</b>

\* This is an example for illustrative purposes only.

## Enroll and start saving today

Whether you've had an FSA before or this is the first time it's been offered, here's the good news – Cigna's health care FSA with carryover is smarter, simpler and more cost-effective than ever.



You might have medical expenses during the year. Why not pay for them with pretax dollars?

To learn more about enrolling, call **800.Cigna.24 (800.244.6224)** or the toll-free number on the back of your Cigna ID card today.

1. You can find a list of eligible FSA expenses at [Cigna.com/expenses](https://Cigna.com/expenses).

2. Estimate only. Actual tax savings will depend on your tax bracket.

3. Debit card transactions at the doctor's office may require additional verification. For this reason, it is recommended that you use your debit card to pay the balance due when you receive your Explanation of Benefits (EOB).

4. The downloading and use of the myCigna App is subject to the terms and conditions of the app and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

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