

What is it about employee health-care programs

that seems so complicated at first glance? Maybe it's all those initials you need to understand even before you start. Like HMOs, PPOs, and yes, FSAs. It's enough to make even the most dedicated employee throw up their hands in frustration.

It's time we dispelled all that. Because when it comes to FSAs, the advantages can really work to your benefit.



EXPERIENCE THE BENEFIT

For more information,
contact your HR Department

mbi

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Still unsure about FSAs?
Let's spell out the benefits for you.





An FSA can be used for uncovered health-care costs such as doctor copays, LASIK surgery, orthodontics, certain over-the-counter medicines, dependent care and transportation expenses.

FSA popularity is in dollars and sense. A remarkable \$20 billion is put into FSA accounts annually by employees just like you.

Let's start with the definition of FSA. Quite simply, it stands for Flexible Spending Account, and it can be an indispensable part of your overall benefits program.

Here's how it works.

An FSA is an account your employer sets up so you can pay for a variety of health-care needs like insurance copays, deductibles, even

some dental and vision-care costs. But here's the best part. Your FSA is funded entirely by your pre-tax income. So you save money on health-care costs. That's like found money to spend on all those everyday items you and your family need!

Another way to look at an FSA is this. Because the money you put into your account isn't

taxed, your health-care purchase power is substantially increased. Let's say you're in a 30% tax bracket. You can now use 30% more of your own money to buy health-care services and products. Why should Uncle Sam benefit from your hard-earned income?

The MBI Difference.

Of course, not all FSAs are created equal. Yours, for instance, is accessed via the best thing to happen to FSAs since FSAs – the MBI Benefits Card™. Created by MBI, the industry leader in debit card technology, your benefits card lets you pay for eligible health-care expenses virtually everywhere MasterCard® and/or Visa® are accepted.

The MBI Benefits Card makes using your FSA dollars as simple as ABC. For starters, the card deducts each payment directly from your FSA

Stretch your money further. Use your FSA dollars to purchase Tylenol® and other eligible OTC products that you use everyday.

account. So it's as convenient as using an ordinary credit card. What's more, the MBI Benefits Card virtually eliminates the endless paperwork and reimbursement wait time which used to make FSAs so complex and cumbersome. For optimal convenience, your benefits card offers 24/7 online access so you can check your account balance plus other vital information with a single click.

To learn more about the benefits of FSAs and the MBI Benefits Card, simply ask your employer. Once you know the facts, you'll discover that FSAs and the MBI Benefits Card spell real savings from A to Z.

Safety in numbers. With over one million cardholders and counting, MBI is clearly the smart choice.

The smart choice is MBI.