

## FLEXIBLE SPENDING ACCOUNTS (FSA)

# Deliver more value for your employees with an FSA



Offering employees a choice in their benefit plan is key, so they can make every pretax dollar they earn count. The FSA product suite is designed to provide true flexibility for you and your employees.

### **Save on taxes and build loyalty with a health care FSA**

A health care FSA is used to provide reimbursement for eligible health care expenses like copays, coinsurance, deductibles, prescription medicine, and over-the-counter health care supplies. Contributions are tax-free, the full election amount is available on day one, and a member continues to contribute for the rest of the year.<sup>1</sup> Employers can save Social Security and Medicare payroll taxes on employees' contributions to FSAs.

### **Promote vision and dental care with a limited purpose FSA**

The limited-purpose FSA (LPFSA) is used for specific vision and dental expenses. Eligible expenses can include dental and orthodontia care like fillings, X-rays, and braces.

### **Support your employees and their loved ones with a dependent care FSA**

This FSA helps prioritize the personal well-being of employees' families and dependents with special provisions for eligible child and adult care expenses like day care, nursery school, and summer camp.

**American adults spend  
up to 29% of their income  
on child care<sup>2</sup>**



## DISCOVER THE INSPIRA DIFFERENCE

### → Proprietary technology

Find value in our unique benefit design opportunities and client-first tech enhancements.

### → Single login access

Use employer and participant logins for managing accounts, viewing balances and reports, and accessing resources.

### → Personalized experience

Expect customized service and support configured to your needs.

### → One Inspira Card™

Provide an easy payment option that can be added to a smart phone for no-touch payments.

### → Streamlined account management

Enjoy simple and straightforward account management for you and your employees.

### → Easy Inspira Mobile™ app

Employees can submit claims with photos of receipts via the app.

## Convenient account tools

Employees can use the app to access both their accounts and the barcode scanner, which makes shopping for eligible health care items simple. When a personal card or cash is used for an eligible expense, it's easy to submit a claim, then get reimbursed via check or direct deposit (EFT).

## Build a plan with flexibility

An FSA can easily be offered along with a health reimbursement arrangement (HRA). We help you to understand how benefits can work together and how to educate employees on their plan options.

## ⇒ Put an Inspira FSA to work for you and your employees

For more information visit [inspirafinancial.com](https://www.inspirafinancial.com) or scan the QR code.



<sup>1</sup>Some limitations apply. Contributions are limited by the IRS and may change year over year.

<sup>2</sup><https://www.business.com/articles/dependent-care-fsa/>

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