

BlueSaverSM FSA

By contributing dollars to a BlueSaver FSA, you can reduce your taxable income. Your BlueSaver FSA contributions are not subject to federal income tax.

How Much You May Contribute

CONTRIBUTION LIMITS	MEDICAL SPENDING ACCOUNT	DEPENDENT CARE SPENDING ACCOUNT
Minimum	\$xxx per year	\$xxx per year
Maximum	\$x,xxx per year	\$x,xxx per year

Example — Medical Care Flexible Spending Account

Denise, a married, full-time employee, earns \$33,000 per year. Her husband, Tom, earns \$26,000. Their total household income is \$59,000. They anticipate \$1,800 in out-of-pocket expenses during the year for dental work plus \$500 in office visit and prescription drug copayments.

Married • \$59,000 combined gross income

	WITHOUT BLUESAVER FSA	WITH BLUESAVER FSA
Gross Salary	\$59,000	\$59,000
Less pre-tax deductions for Medical Flexible Spending Account		\$2,300
Gross taxable income	\$59,000	\$56,700
Less federal and Social Security taxes	\$12,028	\$11,320
Take-home pay	\$46,972	\$45,380
Less cost for out-of-pocket Medical expenses	\$2,300	
Total usable income	\$44,672	\$45,380
Savings with a BlueSaver FSA		\$708

