



Fund out-of-pocket healthcare costs with pre-tax dollars

Out-of-pocket healthcare costs can add up quickly. A Health Flexible Spending Account (FSA) is an employee benefit designed to help you save money by letting you spend pre-tax dollars on qualified healthcare expenses.¹

How an FSA works:



Deducts pre-tax dollars from your paycheck that are credited to your FSA account



Lets you use these pre-tax dollars to pay for qualified out-of-pocket healthcare expenses for yourself, your spouse, and your dependents



Enables you to pay less in taxes and have more money available for you



Up to 30% tax savings when using pre-tax dollars.²

Enroll today. For questions, talk to your HR representative or call MetLife at 1-833-571-0500.

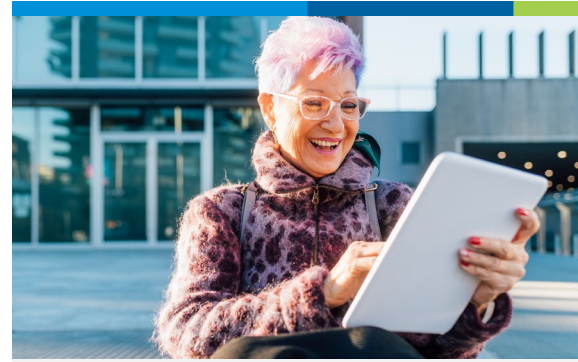
Use your MetLife FSA to pay for things like:¹

- Copays, coinsurance, and deductibles
- Office visits, X-rays, and lab work
- Diagnostic services
- Qualified vision and dental expenses
- Prescriptions and over-the-counter (OTC) medications
- Items such as blood pressure monitors and diabetic testing supplies
- Physical therapy

Health Flexible Spending Account (FSA)

With annual out-of-pocket healthcare costs averaging \$1,650 per person in the U.S.,³ a MetLife Health Flexible Spending Account (FSA) can help reduce financial stress related to healthcare costs. Contributing to an FSA lowers your taxable income giving you more purchasing power with your pre-tax dollars.

Plus, for added convenience, you have access to your full-year elected contributions beginning on the first day of coverage in the plan, giving you the immediate ability to pay for qualified healthcare expenses, before the first deduction from your paycheck occurs.



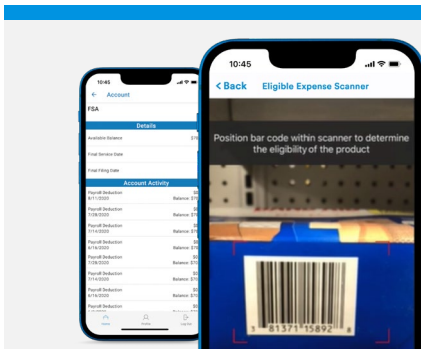
Put more money in your pocket for out-of-pocket healthcare expenses.

Flex your paycheck with a MetLife FSA.



Valuable features make it easy.

- Simple enrollment and account setup
- Automatic payroll deduction of your elected FSA contribution amount
- Single, smart multi-purpose debit card for payments, plus contactless payment options
- 24/7/365 account access through online portal and mobile app
- Convenient receipt organizer to store documentation



Manage your FSA on the go.

The list of qualifying healthcare expenses is extensive and updated frequently.¹ With MetLife's mobile app, you can check to see if a product is eligible under your Health FSA with a point-and-click barcode scanner.

Health Flexible Spending Account (FSA)

Enjoy pre-tax savings on out-of-pocket healthcare expenses

Product overview	<p>A Health Flexible Spending Account (FSA) helps make qualified healthcare expenses more affordable by letting you use pre-tax dollars to pay out-of-pocket expenses for yourself, your spouse, and your dependents.</p>
Coverage choices	<p>2024 annual contribution limit⁴</p> <ul style="list-style-type: none">• Up to \$3,200; plus allowable employer contributions.<ul style="list-style-type: none">– Full-year amount of elected contributions available on the first day of coverage in the plan (whether or not you have made any contributions)
Who is eligible	<p>All employees, regardless of health plan</p>
Qualified Expenses	<p>There are hundreds of qualified healthcare expenses.⁵ Examples include:</p> <ul style="list-style-type: none">• Chiropractic care• Contact lenses• Dental care (non-cosmetic, reconstruction, dentures)• Diagnostic services• Eye examination, eyeglasses (Rx and reading)• Family planning items• Hospital services• Immunizations• Laboratory fees• Menstrual care products• Nursing services• Over-the-counter (OTC) treatments containing medicine• Physical exam• Physical therapy• Prescription drugs• Psychiatric care• Surgery
Tax advantages	<ul style="list-style-type: none">• Pre-tax deductions from paychecks• Tax-free withdrawals for qualified healthcare expenses

Frequently Asked Questions

Q. What are “pre-tax dollars?”

A. Pre-tax dollars are funds from your paycheck that are credited to your FSA before taxes have been taken out. Since you're not paying taxes on money you contribute, you end up with more money to use for qualified expenses.

Q. How does an FSA work?

A. Contributions are automatically transferred from your paycheck and credited to your FSA. These funds can then be used for qualified healthcare expenses.

Q. How do I access my money?

A. There are three ways to pay for expenses. You can use a smart debit card which is connected to your account. You can also pay providers directly through your FSA online portal or submit receipts for reimbursement.

Q. What can I use the money for?

A. You can use FSA funds for a range of qualified out-of-pocket healthcare expenses.¹ These include copays, coinsurance, and deductibles; office visits; hospital bills; prescriptions; over-the-counter medicine and drugs; qualified dental and vision care; diagnostic items such as diabetic testing supplies; and more.

Q. How can I keep track of my account?

A. You'll have 24/7/365 online access to account information through the online portal and mobile app. You'll be able to view details of your contributions, balance, and spending. You can download the MetLife HS&SA app for your device from the Apple App Store or Google Play and log in using the password you use to access the online portal.

Q. What happens if I don't use all my account funds during the year?

A. Funds not used by the date set by your employer's plan either will be forfeited in their entirety or may be rolled into the next plan year depending on your plan design. You should check with your employer to learn your plan's provisions.

Q. What happens if I change jobs, lose my job, or retire?

A. Expenses must be incurred before your termination date to be eligible for reimbursement (unless you are eligible for and choose COBRA continuation coverage of your FSA). You can apply for reimbursement from your FSA funds for qualified expenses until your account is depleted or the claim period established by your employer expires.

Questions? Call MetLife Customer Service.

1 800 GET-MET8

1 800 438-6388

1. See IRS publication 502 available at <http://www.irs.gov/pub/irs-pdf/p502.pdf> for a list of qualified expenses. In addition, there may be legislation or additional publications that may modify or expand available qualified expenses. Employees should refer to their employer's plan document(s) for the latest list of qualified expenses under their plan.

2. Savings are based on estimated federal, state, and local tax rate of 30%. The amount participants can save in taxes will vary depending on various factors, such as the amount they set aside in the accounts, their annual earnings, whether or not they pay Social Security taxes, the deductions they claim on their tax returns, their tax brackets, and their state and local tax regulations. Participants should check with their own tax advisors for information on how their participation will affect their tax savings.

3. *Out-of-Pocket Healthcare Expenditures in the United States - 5th Edition*, Kalorama Information, July 2021.

4. Contribution limits are subject to change and should be checked on an annual basis on the IRS website. Limitations apply.

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