

### **What is a Flexible Spending Account (FSA)?**

A Flexible Spending Account, or FSA, lets employees set aside **pre-tax** money from their paychecks to spend on out-of-pocket healthcare expenses (i.e. co-pays, deductibles, over-the-counter items, etc.,). Money that goes into an FSA is pre-tax, so employees can save as much as 40% of each dollar they put into their FSA, as long as they spend the money on qualified health costs.

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