



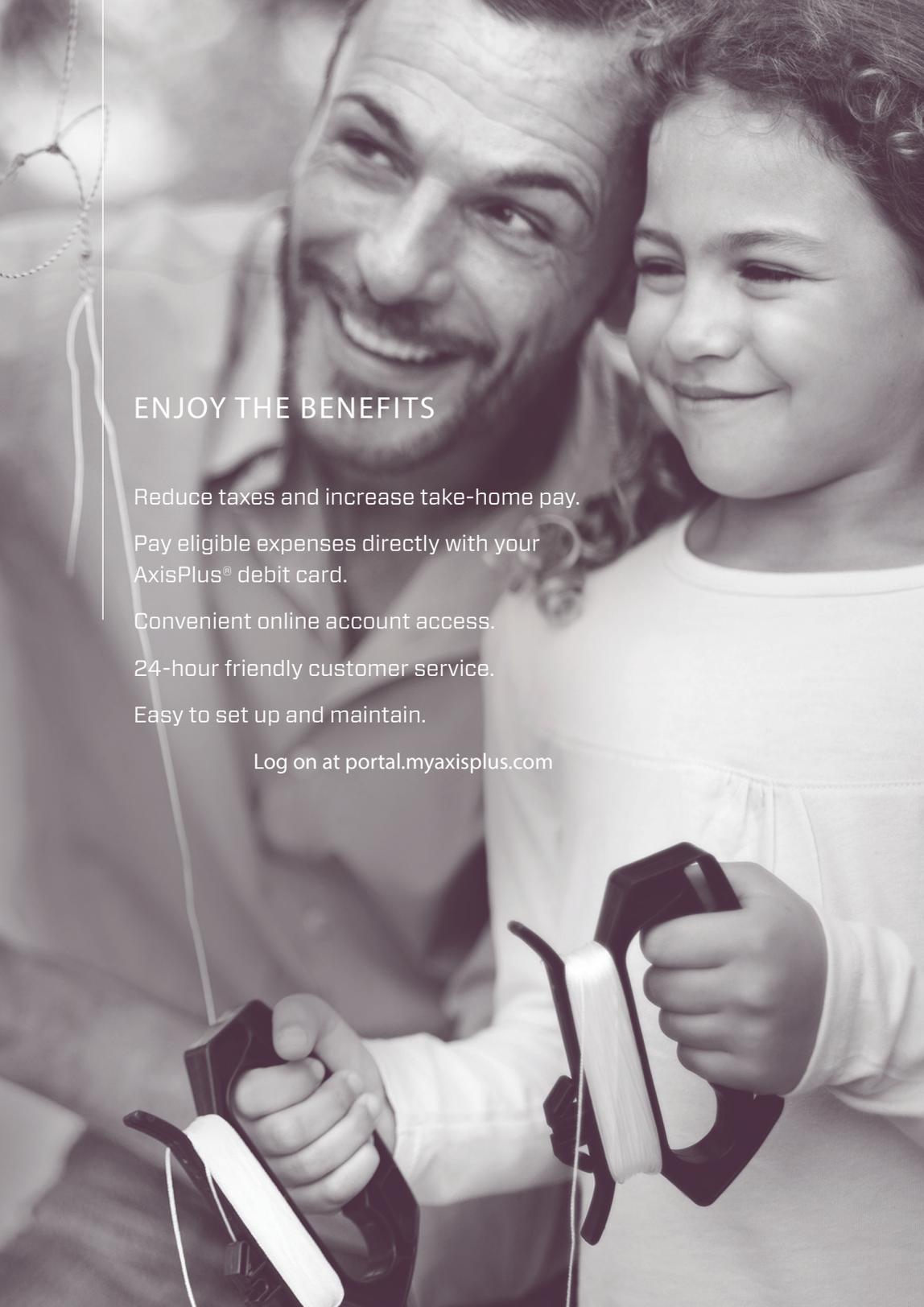
WHAT WOULD YOU
DO WITH AN EXTRA
WEEK AND A HALF
OF PAY THIS YEAR?



AXISPLUS ✦
BENEFITS

Medical and Dependent Care Flexible Spending
Section 125 Cafeteria Plan





ENJOY THE BENEFITS

Reduce taxes and increase take-home pay.

Pay eligible expenses directly with your AxisPlus® debit card.

Convenient online account access.

24-hour friendly customer service.

Easy to set up and maintain.

Log on at portal.myaxisplus.com

WHAT IS FLEXIBLE SPENDING?

A Flexible Spending Account (**FSA**) is an IRS program which allows participants to pay for qualified Medical and Dependent Care expenses with pre-tax dollars.

HOW DOES AN FSA WORK?

During your employer's open enrollment you estimate your expenses and make an annual election amount. Uniform deductions are made from each paycheck (pre-tax) throughout the plan-year and are contributed to your FSA. When you incur expenses simply swipe your AxisPlus® debit card, or file a reimbursement claim with AxisPlus Benefits™, and we'll reimburse you directly from your FSA.

WHAT TYPES OF FSAs ARE AVAILABLE?

There are two types of FSAs: Health/Medical and Dependent Care. The Medical FSA covers out-of-pocket medical, dental, and vision expenses.* The Dependent Care FSA reimburses dependent care related expenses such as child daycare. Because they are two separate accounts, money cannot be exchanged between them.

*See the Common Eligible Medical Expenses list on page 4.

COMMON ELIGIBLE MEDICAL EXPENSES

Office co-pays

Chiropractic visits

Vaccinations

Contacts/Glasses

Eye exams

Prescriptions

Dental treatment (non-cosmetic)

Surgery

Radiology

Emergency room

Hearing aids

Laboratory fees

Anesthesia

Physical therapy

Orthodontia

Dermatology (non-cosmetic)

Psychiatric care

LASIK eye surgery

Medical deductibles

Acupuncture

*Over-the-counter items:

Pain relievers

Creams/Ointments

Antacids/Stomach relief

Sinus/Allergy

Cold/Cough

*IRS requires a physician's prescription for over-the-counter drugs or medicines.

HOW WILL A FLEXIBLE SPEN

When you participate in an FSA, your pre-tax deductions lower your taxable income. When your taxable income is lower, your spendable income is higher.

When you have known medical care expenses, a Flexible Spending Account is a great way to put money back in your pocket. The more you plan, the more you save.

...ING ACCOUNT SAVE ME MONEY?

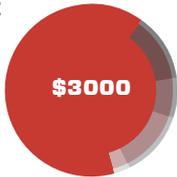
GROSS MONTHLY INCOME

WITHOUT FSA

WITH FSA

\$3000

TAXABLE INCOME



Federal Tax	\$234
State Tax	\$128
Social Security	\$126
Medicare	\$44
Total Taxes*	\$532

After-Tax Deductions

\$400

Dependent Care	\$300
Medical	\$100

TAKE HOME PAY

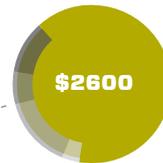
\$2068

Dependent Care	\$300
Medical	\$100

Pre-Tax Deductions

\$400

TAXABLE INCOME



Federal Tax	\$174
State Tax	\$103
Social Security	\$109
Medicare	\$38
Total Taxes*	\$424

Monthly Savings with FSA

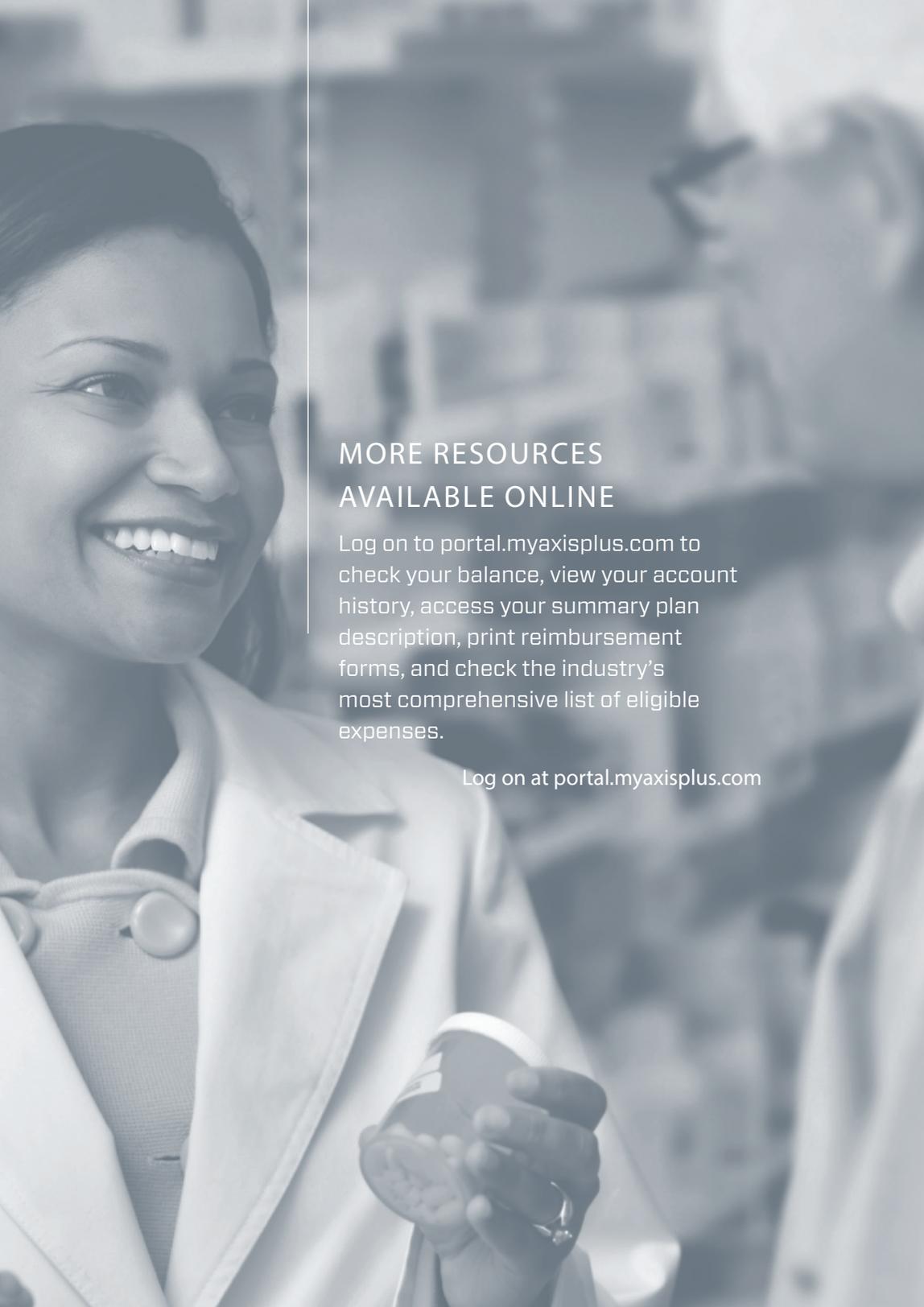
\$108

TAKE HOME PAY

\$2176

* Actual taxes may vary.

* Some states do not respect salary reduction for state income tax purposes.



MORE RESOURCES AVAILABLE ONLINE

Log on to portal.myaxisplus.com to check your balance, view your account history, access your summary plan description, print reimbursement forms, and check the industry's most comprehensive list of eligible expenses.

Log on at portal.myaxisplus.com

ESTIMATING YOUR EXPENSES

It's important to estimate your expenses as accurately as possible in order to maximize your tax savings. Typically, money left in your FSA at the end of the year can't be rolled over; however, your employer's Plan may allow for a Grace Period or Carryover option. Please see your Summary Plan Description for details. This worksheet helps you estimate your expenses and take full advantage of your FSA.

MEDICAL EXPENSES

Medical deductibles	\$ <input type="text"/>
Office co-payments	\$ <input type="text"/>
Prescription drugs	\$ <input type="text"/>
Vision exams	\$ <input type="text"/>
Glasses/Contacts	\$ <input type="text"/>
Dental services	\$ <input type="text"/>
Orthodontia	\$ <input type="text"/>
Routine exams/Physicals	\$ <input type="text"/>
Misc. health expenses	\$ <input type="text"/>
Annual Estimate:	\$ <input type="text"/>

DEPENDENT CARE EXPENSES

Child daycare	\$ <input type="text"/>
Summer day camps	\$ <input type="text"/>
Adult daycare	\$ <input type="text"/>
Misc. dependent care	\$ <input type="text"/>
Annual Estimate:	\$ <input type="text"/>

	+ <input type="text"/>

Total Annual Estimate:	\$ <input type="text"/>
(Health and Dependent Care)	

AxisPlus Benefits™ MOBILE APP

AxisPlus Benefits™ Mobile App lets you easily and securely access your health benefit accounts, submit claims and upload receipts at any time. You have quick access to common tasks with an easy-to-use design that helps make sense of your health and financial information.



GET STARTED

1. Download the **white** AxisPlus Benefits™ Mobile App icon at the App store or Google Play.
2. Enter the same user name and password you created for your online account at portal.myaxisplus.com, to log into the mobile app.

TOP REASONS TO USE THE APP

View account activity on-the-go

Make an HSA contribution or distribution

Enter and track expenses

Make a payment from your account

File FSA/HRA claims with receipt images view

View eligible expenses, and more



MANAGE YOUR HEALTH BENEFITS FROM THE PALM OF YOUR HAND

Take control of your health benefits with the AxisPlus Benefits™ Mobile App. Get secure, around the clock information at your finger tips.



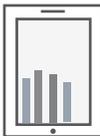
TRACK RECEIPTS

Why is it that the one receipt you need is always the one you can't find? With the AxisPlus Benefits™ Mobile App you can record a health expense and capture the receipt the moment the transaction happens. That's peace of mind with a touch of a button.



GET REIMBURSED QUICKLY

Let's face it - no one really likes to visit the doctor, dentists, pharmacy or other healthcare provider. But sometimes you do and you may forget to use your health benefits card. So, when you pay for a qualified medical expense using your own money, you want to maximize your dollars and be reimbursed from your pre-tax account. File a claim with a receipt or request a distribution from your FSA soon after it happens. Right from your phone. Right from wherever you are. Get the payment process started.



CHECK BALANCES

Wondering whether you can pay for an elective procedure or a mounting bill? Do a quick account check to see your current balance. No need to wait for an answer - it's right at your fingertips. Set account alerts and get notifications via text message as well as retrieving your lost username or password using your device of choice -including iphone, ipad, ipod touch and android smartphones and tablets.

AxisPlus Benefits™ PREPAID Visa® DEBIT CARD

With the AxisPlus® Visa card you can reduce your out-of-pocket expenses and the hassle of waiting for a reimbursement check by paying for your health care expenses at qualified locations that accept your prepaid Visa®.



ADVANTAGES

- Pay directly from your reimbursement account
- No claim forms, or reimbursement checks
- Check your balance at any time at portal.myaxisplus.com
- Fully integrated with industry standard IIAS

WHERE TO USE YOUR DEBIT CARD

Your AxisPlus® debit card gives you hassle-free reimbursement for eligible expenses at qualified locations, such as:

- Hospitals
- Dental Offices
- Vision Service Location
- Pharmacies
- Daycare Facilities
- Physician Offices

EFFORTLESS REIMBURSEMENT

Simply use our AxisPlus® Visa debit card for eligible goods and services like you would a normal debit card. Expenses are paid directly from your reimbursement account.

MOST COMMON QUESTIONS

How is the AxisPlus Debit Card different?

For the most part, your AxisPlus card works just like a traditional debit card, with three important differences:

1. There is no PIN. When given the option between debit and credit, choose credit.
2. Use is limited to eligible merchants/expenses as determined by the benefit account you select.
3. Your AxisPlus Debit Card cannot be used at an ATM or for “cash back” when making a purchase.

What if I don't have enough money in my account for a purchase?

If you know your remaining balance, a split tender transaction can occur and the difference would be paid out-of-pocket. Otherwise the transaction will be denied.

What expenses are eligible?

Anything from hospital stays and doctor visits to prescription drugs, daycare and eyeglasses, — depending on the benefits plan(s) offered by your employer. Keep in mind that you are responsible for how you use your AxisPlus Debit Card. Be sure to check with an AxisPlus representative if you are unsure about the eligibility of an expense.

Keep in mind to save all of your receipts in the event you need to verify expense eligibility.



IF YOU HAVE ANY QUESTIONS PLEASE CONTACT US!

844-774-0469 | portal.myaxisplus.com