



Flexible Spending Accounts (FSA)

2015 Open Enrollment

An FSA is a great way to maximize your income! An FSA reduces your taxable income by setting aside pre-tax dollars to pay for eligible health care and dependent care expenses. Most participants save between 20% and 30%!

Open Enrollment

Open enrollment is underway now. Take advantage of these potential savings by enrolling in a Health FSA and/or Dependent Care FSA. Eligible employees can submit a completed Enrollment Form to the HR Department to participate in the upcoming plan year. Changes to your FSA are permitted only during the annual election period unless you have a qualifying event. You may also complete an Employee Direct Deposit Authorization Form to have your reimbursements direct deposited in your checking or savings account.

Health FSA

You can contribute an amount to your Health FSA that will be deducted evenly out of each paycheck on a pre-tax basis. These funds are then used for eligible healthcare expenses for you and your family, even if they are not enrolled in your group health plan. Eligible Health FSA expenses include medical, dental and vision expenses not covered by insurance; such as, doctor and prescription co-pays, dental expenses, vision expenses and drugs taken to treat a medical condition.

Dependent Care FSA

The Dependent Care Flexible Spending Account enables you to pay for out-of-pocket, work related dependent day-care cost with pre-tax dollars. If you are married, you can use the account if you and your spouse both work or, in some situations, if your spouse goes to school full-time. Generally an eligible child must be under age 13 and share your same principal residency for more than half the year. Under a special rule for dependent care expenses for children of divorced or separated parents, a child is an eligible dependent with respect to the custodial parent even when the noncustodial parent is entitled to claim the dependency exemption for the child.

Account Access

You can access your Health FSA and Dependent Care FSA at any time by registering via the BPC WealthCare Portal. You will also be able to submit claims online, check your balance, view the list of FAQ's, among many other things. Once you are enrolled you may visit www.bpcinc.com and click "Access my BPC Online" to register your account.



Maximize Your Income And Save Tax Dollars
By Enrolling In A Flexible Spending Account!



Take advantage of pre-tax savings by participating in Flexible Spending Accounts (FSAs) and save on out-of-pocket healthcare expenses. With an FSA, you can pay for eligible expenses such as doctor's office co-pays, prescription drugs, eyeglasses, over-the-counter supplies, and much more with your pre-tax income. By taking advantage of your FSA, you can increase your take-home pay!

Common Flex Uses

- Doctor Visits
- Copayments, Coinsurance, and Deductible Expenses
- Eyeglasses, Contact Lenses, Contact Lens Cleaner
- Dental Expenses (excluding whitening)
- Prescriptions
- Orthodontia
- Mileage for Medical Services
- Drug or Substance Abuse Treatments
- Acupuncture
- Arch Supports
- Breast Pumps
- Chiropractor Fees
- Durable Medical Equipment
- Fertility Treatments
- Hearing Aids
- Massage Therapy (prescribed by a physician for medical treatment)
- Psychiatric Care
- Prosthesis
- Bandages
- Blood Pressure Monitoring Device
- Diabetic Supplies
- Cancer Screenings
- CPAP Machines
- Lasik Surgery
- Dentures
- Flu Shots
- Band-Aids
- Pregnancy Test Kits
- First Aid Kits
- Heat and Ice Packs
- Neck, Wrist, Knee Braces
- Thermometers
- Wheelchairs
- And More! Please check your BPC Employer Specific Website or www.FSAStore.com for more eligible expenses.



Maximize Your Income And Save Tax Dollars
By Enrolling In A Flexible Spending Account!

