



Covering every degree of your resource needs

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Flexible Spending Account (FSA)

Why not use pre-tax dollars to pay for medical co-pays, prescriptions, and/or daycare fees, thereby reducing your taxable income and increasing your take-home pay? It's a no-brainer.

The pre-tax advantages of a Flexible Spending Account (FSA) allow you to save up to 30% on your eligible healthcare and/or dependent care expenses every year. Consider how much you spend on these costs for you and your qualified dependents in one year and how much you could save by using pre-tax dollars. Flexible FSA funds may be used for eligible expenses under your healthcare FSA and/or dependent care FSA.

Some eligible expenses include:

- Medical/Dental office visit co-pays
- Eye exams and prescription glasses/lenses
- Vaccinations
- Dental/Orthodontic care services
- Prescriptions
- Daycare Fees

Important Considerations

FSA Funds do not rollover. It is important to be conservative in making elections because any unused funds left in your FSA at the close of the Plan Year are not refundable to you (the exception to this rule is for the Healthcare FSA where funds (up to \$500) may carryover to the next Plan Year Healthcare FSA as elected by your employer). You are urged to take precautionary steps, such as tracking account balances on the FlexSystem website and/or using the Interactive Voice Response System, to avoid having funds remaining in your account at year-end.

You may change your FSA elections during the Plan Year only if you experience a change of status such as: a marriage or divorce, birth or adoption of a child, or a change in employment status. Refer to the Change of Election Form (available from your employer) for a complete list of circumstances acceptable for changing elections mid-year. *For more information visit the Resources tab on our ADP website.*

<https://workforcenow.adp.com/public/index.htm>

March Wellness Topic - 11 Tips for Better Sleep

1. Set a bedtime and stick with it
2. Be wary of naps
3. Turn off devices
4. Increase light exposure during the day
5. Have a soak
6. Prep for the next day
7. Keep noise to a minimum
8. Keep your bedroom cool
9. Don't eat big meals close to bedtime
10. Cut down on caffeine
11. Exercise regularly

For more information, please visit the team member section of our website at www.upasolutions.com for this month's full wellness article.



UPA Corporate

15 Client Locations

62 UHS Practices

152 Team Members

200 Team Members

589 Team Members



The TASC Card Convenience

Enjoy easy access to your FSA funds with the swipe of a card instead of out-of-pocket spending and requesting a reimbursement!

Pre-Tax Savings Example

	<i>Without FSA</i>	<i>With FSA</i>
Gross Monthly Pay:	\$3,500	\$3,500
Pre-Tax Contributions		
Medical/Dental Premiums	\$0	-\$125
Medical Expenses	\$0	-\$75
Dependent Care Expenses	\$0	-\$400
TOTAL:	\$0	-\$600
Taxable Monthly Income	\$3,500	\$2,900
Taxes (federal, state, FICA):	-\$968	-\$802
Out-of-pocket Expenses:	-\$600	\$0
Monthly Take-home Pay:	\$1,932	\$2,098

Net Increase in Take-Home Pay = \$166/mo!

For illustration only. Actual dollar amounts may vary.



Payroll Services

Upcoming Pay Dates

March 24th

April 7th

April 21st