

Save with a Health FSA — Enroll Now for 2018

What is a health flexible spending account (FSA)?

A health FSA is a benefit plan available to eligible Railroad members that lets you save money by putting pre-tax money aside in a special account to help pay for certain medical costs and other health services. Learn more at <http://tinyurl.com/RRHealthFSA>.

How it works

When you enroll in a health FSA, a specific amount of money, based on what you decide to contribute annually during open enrollment, is withdrawn from your paycheck and placed in your FSA. This money is withdrawn before taxes are calculated. You can decide to contribute as little as \$10 per month (\$120 annually) or as much as \$208.33 per month (\$2,500 annually). For complete details on how this program works, see the Flexible Spending Account Program Summary Plan Description at <http://tinyurl.com/RRHealthFSA>.

See how much you could save on taxes

Use the online FSA calculator to see the potential tax savings you and your family could experience with a health FSA. Go to <http://tinyurl.com/fsacalculate> to open the calculator.

Annual Gross Income:	85000
Filing Status:	Married Filing Jointly
Number of Dependents:	Two or More
Estimated Annual Healthcare Expenses:	3450
Pretax contributions (e.g. 401K):	6000

Back Calculate Savings


Gregg's saving example:

Gregg and his family enroll in a health FSA and decide to contribute \$2,000 annually (\$166.67 per month). Based on Gregg's annual tax obligations, he and his family could potentially save more than \$900 in taxes a year by enrolling in and contributing \$2,000 annually to a health FSA.

Gregg pays	Gregg's estimated tax savings*
28% in federal income tax	\$560
5% in state income tax	\$100
6.2% in Railroad Retirement Tier 1 Tax	\$124
4.9% in Railroad Retirement Tier 2 Tax	\$98
1.45% in Federal Medicare Tax	\$29
Total tax savings for the year	\$911

*For educational purposes only. Dollar amounts and savings will differ depending on income, state tax rules, city tax rules and other factors. Tax rates are based on 2017. Please consult a tax, legal or financial advisor about your own personal situation.

To enroll:

- 1 Go to yourtracktohealth.com.
- 2 Click "Login" in the upper-right corner.
 - If you **have already registered**, enter your username and password.
 - If you **have not yet registered**, select "New User?" at the bottom of the screen to complete your registration.
- 3 Once logged in, look to the upper-right corner of the screen and select the option to "ENROLL NOW FOR 2018."
 
- 4 Review your personal benefit information and enroll in your health FSA. **Open enrollment ends at midnight (ET) on Tuesday, October 31, 2017.**

For more information, call the FSA Customer Care Center at **1-888-298-9754**.

The Health Care Spending Card

When you enroll in the health FSA, you will be able to use a special Health Care Spending Card to easily pay for eligible FSA expenses. It's connected to your flexible spending account so there is no need to write checks or submit claim forms. Review health FSA tips and FAQs at <http://tinyurl.com/RRHealthFSA> to learn more.



NOTE: You must enroll in your FSA every year — FSA enrollment is NOT automatic each year. Don't miss out for 2018!

Learn more

Listen to Alex share the benefits of a health FSA. Go to <http://tinyurl.com/healthFSAvideo> to watch the video.

Snap a picture of the code using the QR reader on your smartphone to launch the video.

