



## More time to spend your FSA funds.

**During the Grace Period, you may continue to incur eligible plan expenses and request reimbursement.**

### Less risk of forfeiture.

The Grace Period gives you additional time after a benefit plan year ends to incur and pay for eligible expenses from your remaining FSA balance against the just-ended plan year. With more time to use your funds, the risk of forfeiting unused contributions is reduced.

### The value of an FSA with Grace Period.

Enrolling in an FSA is a savvy way to save money on qualifying expenses.

If you anticipate any eligible out-of-pocket expenses during your plan year, why not use pretax dollars to pay for them? It reduces your taxable income and increases your take-home pay. The more you elect, the more you save in taxes!

With a Grace Period, you have more time to incur expenses and spend your contributions so you don't lose them.

**Be money smart. Enroll in a FSA today and take advantage of the Grace Period!**

### How the Grace Period Works

If you didn't spend all of your previous plan year funds, you can continue to incur eligible expenses during the Grace Period—from the first day of the new plan year until the **Last Day for Spending**—to use up your remaining balance.

After that, the Grace Period is over, and you have until the **Last Day for Submitting Expenses** to request reimbursement for eligible expenses you incurred during the previous plan year, plus the Grace Period.

Then, any remaining unused funds are forfeited.

Grace Period expenses are reimbursed from your previous plan year funds first, to spend those down. Once those are gone, because the date of service is also within the new plan year, your current elected contribution will then be applied (if you re-enrolled).

Refer to your benefit plan account summary or your Summary Plan Description (SPD) for dates and other details.



For current IRS contribution limits, please visit [www.tasconline.com/benefits-limits](http://www.tasconline.com/benefits-limits)