

The example at right shows the savings you could enjoy by using a Flexible Spending Account (FSA).

Use the worksheets below to figure how much to put into your FSA. Add up the amount you think you'll spend during the plan year for allowed, out-of-pocket healthcare and/or dependent care costs. The amount can't be more than the IRS and plan limits.

See a list of IRS-approved expenses at [www.irs.gov](http://www.irs.gov).

- Medical and Dental Expenses: Publication #502
- Child and Dependent Care Expenses: Publication #503

Be careful not to put too much into your FSA. By law, money left in your account at the end of the plan year can't be returned to you or carried forward to the next year unless your employer offers an annual grace period. Check with your HR department for any rules your employer may have in place.

## Sample Savings

|                                      | With an FSA  | Without an FSA |
|--------------------------------------|--------------|----------------|
| Annual Salary Before Taxes           | \$30,000     | \$30,000       |
| FSA Contribution                     | -1,500       | 0              |
| Taxable Income                       | 28,500       | 30,000         |
| Less Taxes                           |              |                |
| • Federal Income Tax* (estimate 15%) |              |                |
| • FICA 7.65%                         | -6,455       | -6,797         |
| Less Healthcare Expenses             | 0            | -1,500         |
| Take-Home Pay                        | 22,045       | 21,705         |
| <b>TAX SAVINGS</b>                   | <b>\$340</b> | <b>\$0</b>     |

\* If your federal income tax rate is higher than 15% or if you pay state or local income taxes, you can save even more!

## Healthcare Expense FSA Worksheet

Estimate your allowed out-of-pocket healthcare expenses for the plan year.

| Uninsured Healthcare Expenses  |           |
|--|-----------|
| Health insurance deductibles   | \$        |
| Coinsurance or copayments  | \$        |
| Vision care  | \$        |
| Dental care  | \$        |
| Prescription drugs   | \$        |
| Travel costs for medical care  | \$        |
| Other eligible expenses  | \$        |
| <b>TOTAL</b>   | <b>\$</b> |
| Divide by the number of paychecks you will have during the plan year (i.e., 12, 24, 26).** | \$        |
| <b>This is the amount you will put in each pay period.</b>                                 | <b>\$</b> |

\*\* If you are a new employee enrolling after the plan year begins, divide by the number of pay periods remaining in the plan year.

## Dependent Care FSA Worksheet

Estimate your allowed dependent care expenses for the plan year.

| Child Care Expenses  |           |
|--|-----------|
| Daycare services   | \$        |
| In-home care   | \$        |
| Nursery and preschool  | \$        |
| After school care  | \$        |
| Summer day camps   | \$        |
| Elder Care Expenses  |           |
| Daycare center   | \$        |
| In-home care   | \$        |
| <b>TOTAL</b>   | <b>\$</b> |
| Divide by the number of paychecks you will have during the plan year (i.e., 12, 24, 26).** | \$        |
| <b>This is the amount you will put in each pay period.</b>                                 | <b>\$</b> |

\*\* If you are a new employee enrolling after the plan year begins, divide by the number of pay periods remaining in the plan year. **Remember, your total amount can't be more than the IRS limits for the plan year and calendar year.**

## Non-Discrimination and Accessibility Notice

QualChoice complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. QualChoice does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

### QualChoice:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Customer Service at (501) 228-7111. If you believe that QualChoice has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

QualChoice Civil Rights Coordinator  
QualChoice  
P.O. Box 25610  
Little Rock, AR 72221-5610  
(501) 228-7111  
Fax #: 501-707-6729  
QCA\_COE@qualchoice.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the QualChoice Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-868-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

## Notice of Discrimination Grievance Procedures

It is the policy of QualChoice not to discriminate on the basis of race, color, national origin, sex, age or disability. QualChoice has adopted an internal grievance procedure providing for prompt and equitable resolution of complaints alleging any action prohibited by Section 1557 of the Affordable Care Act (42 U.S.C. 18116) and its implementing regulations at 45 CFR part 92, issued by the U.S. Department of Health and Human Services. Section 1557 prohibits

discrimination on the basis of race, color, national origin, sex, age or disability in certain health programs and activities. Section 1557 and its implementing regulations may be examined in the office of the QualChoice Civil Rights Coordinator, who has been designated to coordinate the efforts of QualChoice to comply with Section 1557 (the "Section 1557 Coordinator"):

QualChoice Civil Rights Coordinator  
QualChoice  
P.O. Box 25610  
Little Rock, AR 72221-5610  
(501) 228-7111  
Fax #: 501-707-6729  
QCA\_COE@qualchoice.com

Any person who believes someone has been subjected to discrimination on the basis of race, color, national origin, sex, age or disability may file a grievance under this procedure. It is against the law for QualChoice to retaliate against anyone who opposes discrimination, files a grievance, or participates in the investigation of a grievance.

### Procedure:

- Grievances must be submitted to the Section 1557 Coordinator within sixty (60) days of the date the person filing the grievance becomes aware of the alleged discriminatory action.
- A complaint must be in writing, containing the name and address of the person filing it. The complaint must state the problem or action alleged to be discriminatory and the remedy or relief sought.
- The Section 1557 Coordinator (or her/his designee) shall conduct an investigation of the complaint. This investigation may be informal, but it will be thorough, affording all interested persons an opportunity to submit evidence relevant to the complaint. The Section 1557 Coordinator will maintain the files and records of QualChoice relating to such grievances. To the extent possible, and in accordance with applicable law, the Section 1557 Coordinator will take appropriate steps to preserve the confidentiality of files and records relating to grievances and will share them only with those who have a need to know.
- The Section 1557 Coordinator will issue a written decision on the grievance, based on a preponderance of the evidence, no later than thirty (30) days after its filing, including a notice to the complainant of their right to pursue further administrative or legal remedies.
- The person filing the grievance may appeal the decision of the Section 1557 Coordinator by writing to the Vice President Corporate Responsibility within fifteen (15) days of receiving the Section 1557 Coordinator's decision. The Vice President Corporate Responsibility shall issue a written decision in response to the appeal no later than thirty (30) days after its filing.

The availability and use of this grievance procedure does not prevent a person from pursuing other legal or administrative remedies, including filing a complaint of discrimination on the basis of race, color, national origin, sex, age or disability in court or with the U.S. Department of Health and Human Services, Office for Civil Rights. A person can file a complaint of discrimination electronically through the Office for Civil Rights Complaint Portal, which is available at: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201.

Complaint forms are available at: <http://www.hhs.gov/ocr/office/file/index.html>. Such complaints must be filed within 180 days of the date of the alleged discrimination. QualChoice will make appropriate arrangements to ensure that individuals with disabilities and individuals with limited English proficiency are provided auxiliary aids and services or language assistance services, respectively, if needed to participate in this grievance process. Such arrangements may include, but are not limited to, providing qualified interpreters, providing taped cassettes of material for individuals with low vision, or assuring a barrier-free location for the proceedings. The Section 1557 Coordinator will be responsible for such arrangements.

### QualChoice offers help for members with limited English proficiency (LEP).

**The following statement is printed in the top languages used in Arkansas, as required by the Federal government.**

*ATTENTION: Language assistance services, free of charge, are available to you. Call 1-800-235-7111 (TTY: 711).*

#### Spanish

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-235-7111 (TTY: 711).

#### Vietnamese

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-235-7111 (TTY: 711).

#### Marshallese

LALE: Ñe kwōj kōnono Kajin Majōl, kwomaroñ bōk jerbāl in jipañ ilo kajin ñe aṃ ejjelok wōñāān. Kaalok 1-800-235-7111 (TTY: 711).

#### Chinese

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-235-7111 (TTY: 711)。

#### Lao

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-800-235-7111 (TTY: 711).

#### Tagalog

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-235-7111 (TTY: 711).

#### Arabic

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-235-7111 (رقم هاتف الصم والبكم: 711).

#### German

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-235-7111 (TTY: 711).

#### French

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-235-7111 (ATS: 711).

#### Hmong

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-800-235-7111 (TTY: 711).

#### Korean

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-235-7111 (TTY: 711) 번으로 전화해 주십시오.

#### Portuguese

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-235-7111 (TTY: 711).

#### Japanese

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-800-235-7111 (TTY: 711) まで、お電話にてご連絡ください。

#### Hindi

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-235-7111 (TTY: 711) पर कॉल करें।

#### Gujarati

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-235-7111 (TTY: 711).