

## Make the most of your benefit options and save with a Health FSA

A health flexible spending account (FSA) is a benefit plan that lets you save money by putting pre-tax money aside in a special account to help pay for certain medical costs and other [eligible health services](#). This means you can save on what you pay in your annual income taxes.

### 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in a health FSA, a specific amount of money, based on what you decide to contribute annually during Open Enrollment, is withdrawn from your paycheck and placed in your account. This money is withdrawn before taxes are calculated.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). See the health FSA *Summary Plan Description* on [yourtracktohealth.com](http://yourtracktohealth.com) for more plan details.



Watch a [short video](#) to learn more about a health FSA.

### Calculate your potential savings

Use the [FSA calculator](#) to see the potential tax savings you and your family could experience with a health FSA. See Grace's savings example below:

*Grace and her family enroll in a health FSA and decide to contribute \$2,000 annually (\$166.67 per month) to the FSA to pay for the family's doctors' visits, prescriptions, new eyeglasses and contact lenses. Based on Grace's annual tax obligations, she and her family could save more than \$900 in taxes a year by enrolling in and contributing \$2,000 annually to a health FSA.*

Grace pays	Grace'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
<b>Total estimated tax savings for the year</b>	<b>\$911</b>

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

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

***Railroad open enrollment is coming soon – look for information in your mailbox that you will receive in September and consider the health FSA plan for the upcoming plan year.***