

## **USE YOUR FSA NOW OR RISK FORFEITING YOUR MONEY!**

Flexible spending accounts operate on a "use it or lose it" policy. Unused money left over at the end of the year expires. Employers got to keep an estimated \$3 billion in unused FSA contributions in recent years.1





## THE ADVANTAGES OF FSAs

- A "tax-advantaged account," allowing you to save money equal to the taxes you would have paid
- Pre-tax money can be used for certain medical expenses and everyday health care items

## THE DISADVANTAGES OF FSAs

- Only one year to use the funds-or lose it
- 40%+ of employees forfeit at least part of their FSA account contributions <sup>1</sup>
- Employers keep an estimated \$3 billion in unused FSA contributions <sup>1</sup>
- \$400 million to \$500 million in FSA dollars are forfeited annually <sup>2</sup>

## WHAT ARE CONSIDERED ELIGIBLE MEDICAL EXPENSES?

The IRS defines medical expenses as "the costs of diagnosis, cure, mitigation, treatment, or prevention of disease.<sup>3</sup> Procedures to address symptoms of vein disease, including correcting varicose veins, are FSA eligible.



IT'S YOUR MONEY! DON'T LET IT GO TO WASTE.



SCHEDULE YOUR VEIN CARE TODAY! CALL 800-FIX-LEGS

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