



## A Message from the Health Benefits Committee:

### WOULD YOU WANT TO SAVE 25-40%? *HUH?*

By enrolling in the Flexible Spending Plans and starting deductions to put away the out-of-pocket money you would spend on medical expenses, day care, and transportation costs, **you can save 25-40% of the cost of those expenses.**

You save because your taxable income will be reduced by the amount of money you have deducted for your Flexible Spending Plan accounts.

You must create an estimated yearly “budget” of what you anticipate your “out-of-pocket” expenses to be. Work with your doctor or dentist to estimate that budget for any planned procedures, surgeries, or treatments for the next year. You have a “grace period” to use up the budgeted amount by March 15 of the new year and submit for reimbursement by March 31 or those funds are lost. The deduction amount is set for the year.

Full details are online at [www.mytakecareplan.com](http://www.mytakecareplan.com) as well as on the County Intranet\* pages: you will be amazed and shocked at the items that qualify for this plan! If you have these expenses, you must consider enrolling in these plans. Both web sources are useful so study them both.



Enrollment for the Medical Flex plan is in November so start looking and thinking of it ***NOW***.

\* This is the web link for the Intranet web visible **while using a County PC on the County network** (unless you have a County notebook PC that allows viewing Intranet info away from the office):

<http://cww.westchestergov.com/financeIntranet/SpendingPlans/2010.htm>