

Health savings made simple

Cigna Healthcare Flexible Spending Account (FSA) with debit card

A Cigna HealthcareSM FSA makes it easy to maximize health savings – and minimize financial risk. Looking for a smarter way to stretch your health care dollars? Our FSA can help you save on medical expenses today.

What's an FSA?

It's an account that lets you set aside money pre-tax to pay eligible medical expenses such as eyeglasses, over-the-counter medications, doctor visit copays and many more.¹ You can contribute up to \$3,300 to your FSA, with immediate access to the full amount. And because FSA dollars are not taxable, more of your money stays in your own pocket.

Saving money on your health care expenses is just the beginning. Open your Cigna Healthcare FSA today and get ready for even more – and less.

How an FSA works

- Enroll at work. You decide how much (up to \$3,300) to contribute to your FSA (now that's easy).
- Because this money goes directly into your FSA before it is taxed, your taxable income goes down (who doesn't love that?).
- Use the money in your FSA to pay eligible medical expenses using your favorite payment option (hello convenience).
- Depending on your plan, you may have an extended claim period (grace period). This means more time to use FSA money after the plan year. During this period, eligible expenses, from either the prior or current plan year, may be incurred and reimbursed with remaining FSA funds.

More savings

- Because FSA dollars aren't taxed, you pay less in taxes.
- Every pretax dollar you contribute can save you around 35 cents.²

More convenience

- Your FSA account is integrated with your benefit information, so it's easy to manage both in one convenient place: [myCigna.com](https://mycigna.com)[®].
- Use your health care debit card for immediate access to your FSA funds.³
- You can also submit your FSA reimbursement claims with our simple-to-use online claim form.
- Monitor your account from almost anywhere with the **myCigna[®] App**.⁴
- You'll have immediate access to all the money in your FSA account from the first day.

Less hassle

- Estimate contributions and calculate potential tax savings at Cigna.com/fsacalc.
- Count on Cigna Healthcare 24/7/365 for expert guidance.



How an FSA helps people save real money

Doug's story

Doug is enrolled in a Cigna Healthcare medical plan that covers him, his wife and their son. He is looking for smart ways to save more of his health care dollars in the upcoming plan year. To help reach his savings goals, Doug plans to enroll in a flexible spending account.

Doug reviews his out-of-pocket expenses from last year and chooses to contribute \$2,200.

Doug also estimates that this contribution gives him a **tax savings of \$718.**²

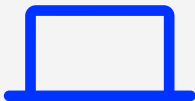
Doug's estimate and savings*

Type of expense	Last year's out-of-pocket costs	Next year's estimated out-of-pocket costs
Routine doctor and dentist visits	\$500	\$500
Routine prescription medications	\$200	\$125
Unexpected medical needs, such as a broken arm or emergency surgery	\$750	\$300
Planned medical expenses	0	\$1,200
Eligible over-the-counter items	\$75	\$75
Total cost:	\$1,525	\$2,200
Doug's estimated tax savings:	0	\$718

*This is an example used for illustrative purposes only.

Enroll and start saving today

Whether you've had an FSA before or this is the first time it's been offered, here's the good news. A Cigna Healthcare FSA is smarter, simpler and more cost-effective than ever.



You might have medical expenses during the year. Why not pay for them with pre-tax dollars?
To learn more about enrolling, visit [myCigna.com](https://mycigna.com) today or call **800.Cigna.24 (800.244.6224)**.



1. You can find a list of eligible FSA expenses at Cigna.com/expenses.
2. Estimate only. Actual tax savings will depend on your tax bracket.
3. Debit card transactions at the doctor's office may require additional verification. For this reason, it is recommended that you use your debit card to pay the balance due when you receive your Explanation of Benefits (EOB).
4. The downloading and use of the myCigna App is subject to the terms and conditions of the app and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

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