incomm benefits

Discover the potential of **InComm Benefits' FSA**

Our flexible spending accounts (FSAs) offer substantial savings for both employers and employees.

HELP YOUR EMPLOYEES MAXIMIZE THEIR SAVINGS

- Employees save on income and payroll taxes
- Easily manage accounts using a mobile app, website, and smart debit card
- Real-time notifications about account activity
- Fast and efficient customer service
- Automated claim approvals
- Integrated claim submissions in the mobile app

HOW DO FSAs WORK

A Flexible Spending Account can save your employees, their spouse, and their qualifying children or relatives an average of 30% by using their pre-tax dollars for eligible FSA expenses.*

- FSA cards work like debit cards for eligible health expenses at participating stores or medical offices.
- Employees can contribute up to a set limit each year via payroll, with possible employer contributions.
- Rollovers/carryovers are very common, and we support them. We also support grace period and runout periods.
- FSA cards reduce out-of-pocket costs and paperwork.
- Manage FSAs easily through InComm's employer portal, with dedicated support available for questions.

*Source: "Health Care FSA." FSAFEDS, www.fsafeds.com/explore/hcfsa. Sept. 2023.

WHAT ARE THE DIFFERENT TYPES OF FSAs?

Healthcare FSA

Use for eligible medical expenses including:

- Coinsurance, copays & deductibles.
- Over-the-counter medicine, medical supplies & prescription drugs.
- Qualified medical expenses (including dental cleanings, doctor fees, vision care, eyeglasses & contacts).

Dependent Care FSA

Pays eligible expenses for child or adult dependent care including:

- Child and adult daycare
- Preschool
- Summer day camp
- Before-school and after-school care

Limited Purpose FSA

LFSAs are a perfect complement to health savings accounts (HSAs). Provide more tax savings for employees with significant dental or vision expenses.

- Dental
- Vision

Connect with us on Linkedin!

Are you ready to elevate your employee benefits? Learn more at **incomm.com/benefits**.

Banking services are provided by Coastal Community Bank, member FDIC. The InComm HSA benefits card is issued by Coastal Community Bank pursuant to a license from Visa U.S.A. Inc. InComm spending accounts are FDIC insured up to $250,000 per depositor through Coastal Community Bank, Member FDIC. Investment products are not insured by Coastal Community Bank, the FDIC, or any Federal Government Agency and may lose value.

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