Mediflex Flexible Spending Account

Employee Benefits Overview
Mediflex

• Provided by Southern Administrators and Benefit Consultants, Inc., commonly referred to as SABC.

• One of two optional flexible spending accounts available, which allows you to pay for out-of-pocket expenses through a tax deferred payroll deduction.

<table>
<thead>
<tr>
<th>Pre-Tax Benefits Deductions</th>
<th>Save You Money</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hypothetical Example:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>After Taxes</td>
</tr>
<tr>
<td>Gross Annual Income</td>
<td>$20,000</td>
</tr>
<tr>
<td>Annual Insurance Premiums</td>
<td>N/A</td>
</tr>
<tr>
<td>(or Retirement Fund Contribs)</td>
<td></td>
</tr>
<tr>
<td>TAXABLE INCOME TOTAL</td>
<td>$20,000</td>
</tr>
<tr>
<td>Federal Income/Social Secur</td>
<td>($2,310)</td>
</tr>
<tr>
<td>Annual After Tax Deductions</td>
<td>($2,000)</td>
</tr>
<tr>
<td>NET TAKE-HOME PAY</td>
<td>$15,630</td>
</tr>
</tbody>
</table>

$453.00 More in Take-Home Pay
Mediflex

• Expenses include:
  – Coinsurance
  – Co-pays
  – Some over-the-counter medications
• You decide how much to contribute, up to a maximum of $2,750 annually.
Mediflex

• Reimbursements for the entire year limit can be submitted at any time.
• Mediflex debit card allows immediate access to funds. To obtain this card, complete the **SABC Flex Card Application**.
• Any remaining funds not used by December 31st will be forfeited, as required by the IRS.
Contact Information

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