









What is an "Expense Reimbursement Account"?

It's a type of "savings" account for certain types of out-of-pocket expenses, again with PRE-tax dollars.

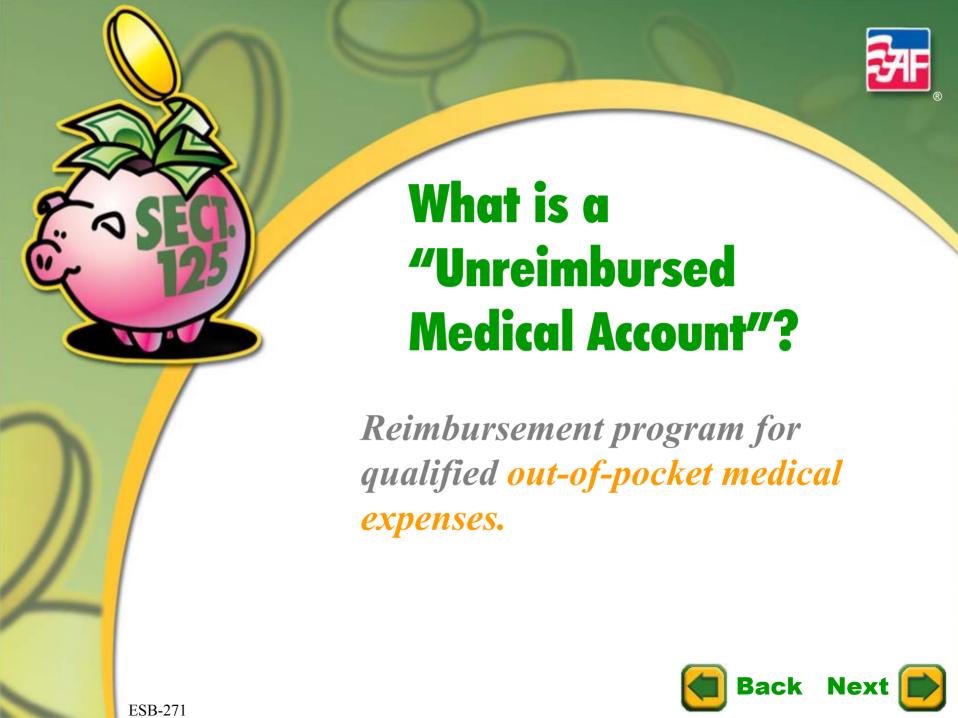
There are two types:

- Unreimbursed Medical Accounts
- Dependent Daycare Accounts













What is a "Qualified **Medical Expense"?**

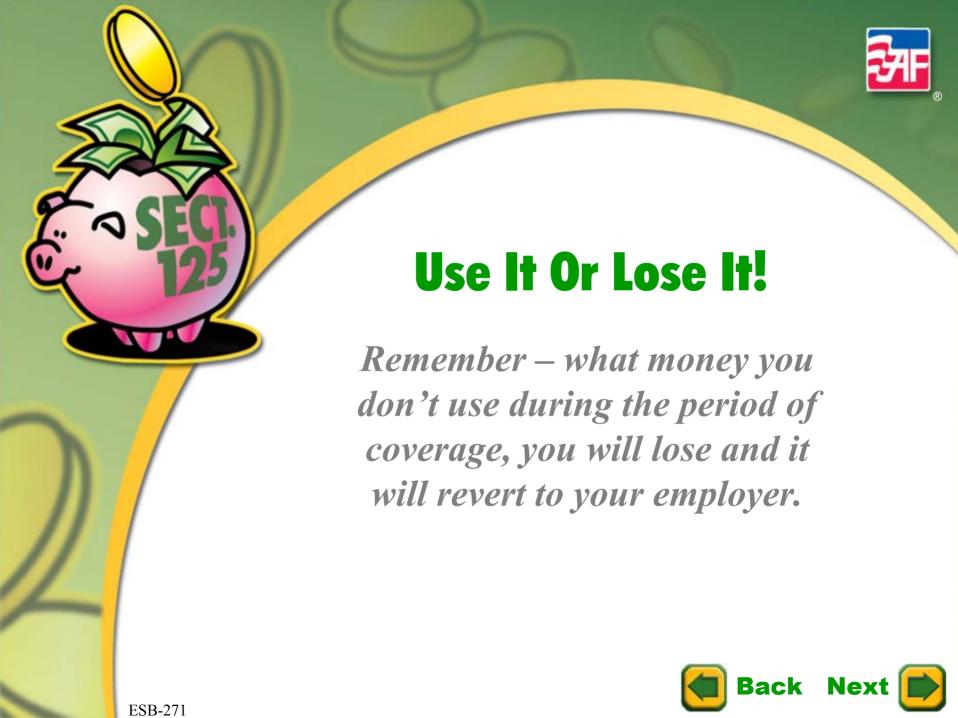
- **Deductibles**
- Co-pays
- Vision Care
- Dental Care
- Routine Physicals
- Contacts, Eyeglasses & Contact Solution

- Prescription & eligible over-the-counter drugs
- Stop Smoking Treatment & Prescriptions
- Orthodontia Treatment
- And much more*













"Dependent Care Account"?

A day care reimbursement program for your qualifying child* under age 13, your spouse or any other "qualifying dependent" who is incapable of self-care, who shares your residence for more than half of the tax year.

The care must be necessary to allow you to work or if you are married, your spouse to work, look for work, go to school full-time or who is incapable of self-care.

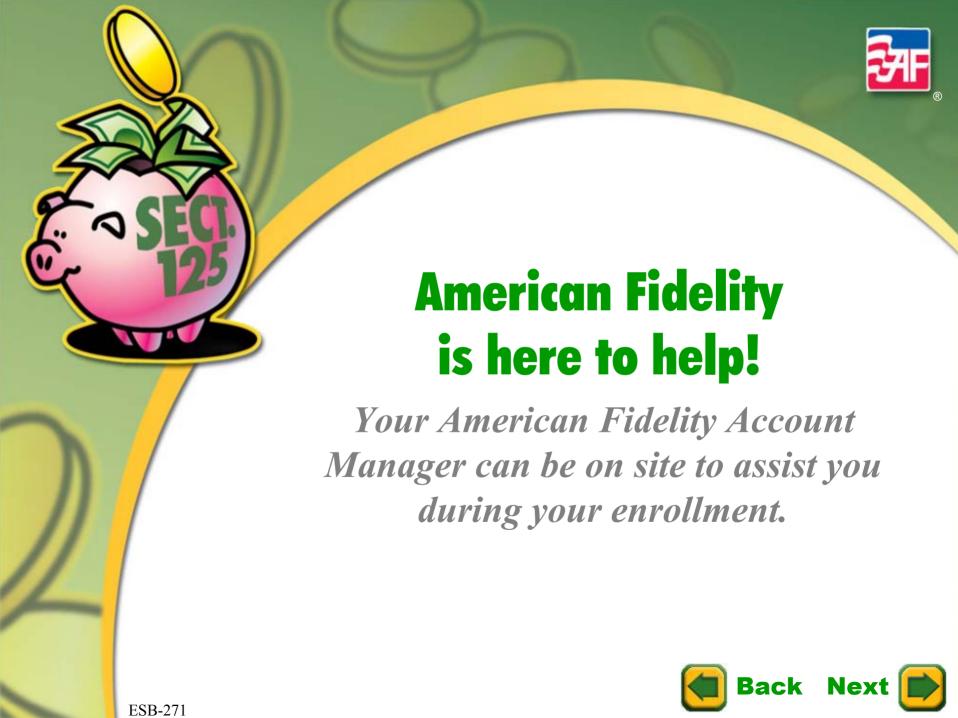
*"qualifying child" and "qualifying relative" as defined in Code Section 152. Consult with your tax advisor to determine if your tax savings will be greater using the dependent













Thank you for learning how you can maximize your salary by participating in the Section 125 plan.



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*Click here for complete list of Qualified Medical Expenses

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