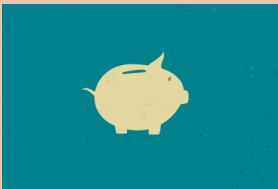


# GETTING STARTED

## with a Pre-Tax Account

Medical/Dental Expense Accounts (MDEA) and Dependent Care Expense Accounts (DCEA) are pre-tax benefit accounts that save you money on eligible health care and daycare expenses.

Here are 5 simple facts to get you started:

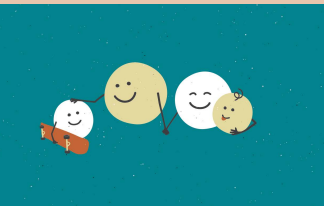


### 1 Pre-Tax Dollars

You save money with pre-tax accounts since you don't pay Federal, State, or FICA taxes on the payroll contributions. Contributions are deducted from your paycheck before taxes are calculated.

### Medical & Dental 2

The Medical/Dental Expense Account (MDEA) reimburses you for eligible health care expenses. You can use a debit card at point of sale or submit reimbursements online, use your Smartphone, or send in a paper reimbursement form. Remember to keep and submit your itemized receipts to us when requested! The 2019 MDEA annual election limit is \$2,700 per employee.



### 3 Dependent Care

The Dependent Care Expense Account (DCEA) reimburses you for eligible daycare expenses tax-free. The annual election limit for the DCEA is \$5,000 per family. You can submit reimbursements online, use your Smartphone, or send in a paper reimbursement form.

### Carry Over 4

Up to \$500 of unused MDEA dollars can be carried over to the next plan year for eligible participants. Unused Dependent Care dollars cannot be carried over to the next year.



### 5 Contact Us

Access account information, including transactions and contributions, online at [www.121benefits.com](http://www.121benefits.com) and the 121 Benefits Mobile App.

#### Questions?

Email [CustomerService@121benefits.com](mailto:CustomerService@121benefits.com)  
Call 612.877.4321 or 800.300.1672



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