

INFINISOURCE
BENEFIT SERVICES

Infinisource Benefits Services

FSA Administration

As health care expenses continue to increase and challenge everyone's budget, you can offset increasing health and dependent care costs with an FSA. Offering an FSA with Infinisource Benefit Services will provide your employees more spending money per paycheck and reduce your company's payroll tax liability.

How FSAs work

Infinisource Benefit Services FSA Administration allows your employees to set aside a portion of their earnings on a pre-tax basis to pay for qualified medical expenses and dependent care expenses. You save 7.65% on every dollar deducted pre-tax through a cafeteria plan. The following illustration shows how your savings can add up:

Total Participants	Avg. Funding Per Participant	Total FSA Contributions	Employer FICA Tax Avoided *
30	\$1,725	\$51,750	\$3,958.88
100	\$1,725	\$172,500	\$13,196.25

Average contribution amount from 2011 Mercer Survey of National Employers.

*FICA calculated at full rate of 7.65%.

FSAs Offer Great Benefits!



You reduce your employer payroll taxes (including Social Security and Medicare)



Offer flexible benefit options: stack FSA and HRAs, employer contribution amount and dependent care options.



Receive a single set of automated communications and reports for all plans



You can easily stack FSA accounts with an HRA account



Save administrative time with an FSA solution that is automatically tied with your payroll



Provide participant account access via iFlex Mobile, the most advanced CDH accounts mobile app in the industry



Increase employee satisfaction by offering FSA accounts that provide significant tax savings, lower health care costs due to increased focus on prevent and wellness, and hassle-free payment and claims processes

Infinisource Benefit Services FSA Administration Helps Your Employees:

Gain significant tax savings with pre-tax deductible contributions and tax-free distributions used for qualified plan expenses



Quickly and easily access funds using the card at point of sale, or request to have funds directly deposited to their bank account via online or mobile app

Securely access accounts using a convenient Consumer Portal available 24/7/365



Anywhere, anytime mobile access

Easily file claims online and let the system determine approval based on eligibility and availability of funds



Stay up to date on balances and action required with automated email alert and convenient portal and mobile home page messages

Get one-click answers to benefits questions



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BENEFIT SERVICES

You can deliver a reliable, trusted, easy to use FSA solution with
Infinisource Benefit Services FSA Administration. To learn more call
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