

# WORKSHEET

## Flexible Spending Plan

This worksheet is intended to assist you in calculating the amount of salary reduction you may want to arrange from each payroll check for reimbursement of projected total expenses for 2001.

Step 1 - Estimate total eligible expenses you will incur:

<u>Annual Amount</u>	<u>Type of Expense</u>
\$	Dental care not covered by insurance (including orthodontia)
\$	Medical and Dental insurance co-pays, deductibles or co-insurance
\$	Eyeglasses and contact lenses
\$	Hearing aids and batteries
\$	Replacement medical equipment
\$	Prescriptions not covered by insurance (some exclusions may apply)
\$	Any other expense eligible under Internal Revenue Code Section 213
Total \$	

Step 2 - Determine amount of per paycheck salary reduction needed to fund total anticipated expense:

Divide anticipated total expense (step 1) by the number of regular paychecks in 2001.

\$ \_\_\_\_\_ divided by \_\_\_\_\_ = \$ \_\_\_\_\_ per paycheck salary reduction.

**IMPORTANT:** Be conservative in projecting expense. The amount cannot be changed except under specific circumstances (see plan description). The funds you authorize can only be used to reimburse eligible expenses and any unused balance must be forfeited. Internal Revenue Regulations dictate these requirements.