Your Spending Accounts

Stretch your health and dependent care dollars with Flexible Spending Accounts (FSAs)

Health care and dependent care FSAs let you set aside pre-tax money that you anticipate spending for certain healthcare or child/dependent care expenses. After you incur eligible expenses and submit appropriate receipts with your completed claim form, you'll be reimbursed with tax-free dollars from your account. WageWorks is the administrator of our FSA plan. Go to wageworks.com for a complete list of eligible expenses for 2013.

Participation in health care and dependent care FSAs stops at the end of each plan year (December 31). You must re-enroll each year during the Annual Enrollment period to have FSA benefits for the next plan year.

Per the Patient Protection and Affordable Care Act, the 2013 maximum contribution to a health care FSA is $2,500.

Remember: Participation in CNO's general purpose healthcare FSA is restricted. Participation in the health care FSA is only available to associates who are not enrolled in a medical option under the CNO Care Options Plan or who are not eligible for an HSA. Refer to the HSA qualifications on page 9.

HOW MUCH CAN I CONTRIBUTE?

Health care FSA	Dependent care FSA
Minimum: $120 per year	**Minimum:** $120 per year
Maximum: $2,500 per year	**Maximum:** $5,000 per year

Note: On your federal income-tax return, if you are single or married filing jointly, you may contribute up to $5,000 per year to your dependent care FSA. If you are married and filing separately, you and your spouse may each contribute $2,500 per year.

HEALTH CARE FSA

Through the health care FSA, you will be reimbursed for certain healthcare expenses.

IMPORTANT TO NOTE: If you are a participant in CNO's medical plan and contribute to an HSA, your health claims cannot be eligible for reimbursement under any "general purpose" health care FSA (including your spouse's FSA.) This means that if your spouse has a general purpose health care FSA, you are not eligible to contribute to an HSA.