

## Want To Put A Little Extra Money Back In Your Wallet?

### Flexible Spending Account (FSA) 2016 Plan Year Open Enrollment: November 2, 2015 through December 1, 2015

Why should you enroll in the Flexible Spending Account (FSA)?

- Pre-tax contributions allow you to save money on medical expenses for you and your family.
- You can also set aside pre-tax dollars for dependent child care expenses.

By paying for eligible expenses with your pre-tax dollars, you avoid Federal, State and FICA taxes and can save as much as 25%! In the past, State of Delaware employees have saved an average of **\$425 per year** by paying for eligible expenses with FSA funds. Remember, you must re-enroll in the FSA Program each year.



### Call To Action

Learn more and enroll (beginning November 2, 2015) at [www.ben.omb.delaware.gov/fsa](http://www.ben.omb.delaware.gov/fsa). Here you will also find useful links including the ASIFlex website, Tax Savings Estimator and a list of FSA eligible expenses.

### Health Tip: Get well, stay well and manage your health care coverage

Visit your health carrier's website ([Highmark Delaware](#) or [Aetna](#)), register and log-in to get the most from your membership. Your member website makes it easy and convenient for you to find providers, track and review claims, compare care costs, take the online health assessment (wellness profile), research health topics and improve your health (learn how to reduce stress, eat sensibly, manage your weight, quit tobacco, get more active or manage your condition with online tools). Check out Highmark Delaware's "[10 Reasons To Visit Us Online](#)" flyer.



## EAP + Work/Life Program: October 2015 HMS (Health Advocate) Real-Life Help Newsletter

The HMS (Health Advocate) Real-Life Help Newsletter provides helpful information and resources for personal, family and work issues. This month's newsletter topics include: Stay Steady in Life, Tips to Get Through Transitions, Playground Bullying and Preventing Domestic Violence.

### Call To Action

Visit [www.ben.omb.delaware.gov/eap](http://www.ben.omb.delaware.gov/eap) to view the October 2015 HMS (Health Advocate) *Real-Life Help* Newsletter.

This newsletter is published by the Delaware Statewide Benefits Office.

To view other SBO e-Newsletters, visit  
<http://ben.omb.delaware.gov/communication.shtml>.