

Open Enrollment FLEXIBLE SPENDING

2 DAYS

Dates: Wednesday, MARCH 5 (10:00-3:00) and Thursday, MARCH 6 (11:00-2:00)

***Chris Leitch will also be scheduling two other days for those who can not attend these dates.**

Time: Call for Appointment (633-5380)

Location: ADMINISTRATION CONFERENCE ROOM

Contact: Lesley or Shannon at 633-5380 if you have questions. You can also contact AFLAC representative Chris Leitch at: 804-405-3989 (cell) or Christopher_Leitch@us.aflac.com

Flexible Spending offers pre-tax savings on medical/dental and child care costs throughout the plan year which will run from April 1, 2008 thru March 31, 2009. Let Chris get you started on your way to saving tax dollars. See the \$1,000 Solution below.

The \$1,000 Solution

Take-home Pay Without Flexible Spending		Take-home Pay with Flexible Spending	
\$1,000	Gross Income (taxable)	\$1,000	Gross Income
-250	Approx. 25% for taxes	-100	Insurance Premiums (Pre-tax)
\$750	Adjusted Gross Income	\$900	Adjusted Gross Income (taxable)
-100	Insurance Premiums	-225	Approx. 25% for taxes
\$650	Spendable Income	\$675	Spendable Income

\$25 Tax Savings!