



Integrity Administrators, Inc.

EXCELLENCE IN THIRD PARTY ADMINISTRATION

Determining Your Reimbursable Expenses

By completing the following information, you can calculate your annual reimbursable expenses. Take into consideration the services to be provided during the upcoming plan year for you and your dependents.

Step 1 – Total your reimbursable expenses

Healthcare Expenses							
(1)Medical		(2)Vision		(3)Dental*		(4)Dependent Day Care Expense**	
Deductibles	\$	Exams	\$	Routine Check-ups	\$	Children	\$
Co-payments	\$	Eye Surgery	\$	Fillings/Crowns	\$	Adults	\$
Doctor Visits	\$	Lenses/Frames	\$	Orthodontics	\$	Total	\$
Prescriptions	\$	Contacts	\$	Other	\$		
						(5)Other Additional Benefits***	
Over-the-Counter	\$	Lens Solutions	\$				\$
Medications	\$	Other	\$				\$
Other	\$						\$
Total	\$	Total	\$	Total	\$	Total	\$

* Cosmetic procedures such as teeth bleaching and face lifts are not eligible expenses for reimbursement.

** See our website at <http://integrityadmin.com/FSAEligibleandIneligibleExpenses> for additional help in calculating your Dependent Daycare Expense.

*** An "Additional Benefit" may not be offered by your Employer. Please check with your Human Resources Department.

Step 2 – Estimate your savings

Estimated Annual Expenses and Tax Savings:

Total Healthcare Expenses (add 1+2+3) \$ _____

Total Dependent Day Care Expenses \$ _____

Total Other Reimbursement Expenses \$ _____

Total Expenses \$ _____

Tax Bracket Percentage (located on right) _____ %

Annual Tax Savings \$ _____

(multiply total expenses by tax bracket percentage)

Savings Amount Per Paycheck \$ _____
 (divide total expenses by number of paychecks you receive each year – 52, 26, 24, 12,)

Tax Estimate Table

Based on a combination of social security, federal and state income tax.

If Your Annual Earnings are:	Your Estimated Tax Rate is:
Less than \$30,000	25%
\$30,000 to \$40,000	29%
\$40,000 to \$70,000	31%
Greater than \$70,000	33%

These tax rates are estimates based on national averages and may not reflect your actual tax rate.