

USING YOUR FLEXIBLE SPENDING ACCOUNT (FSA).

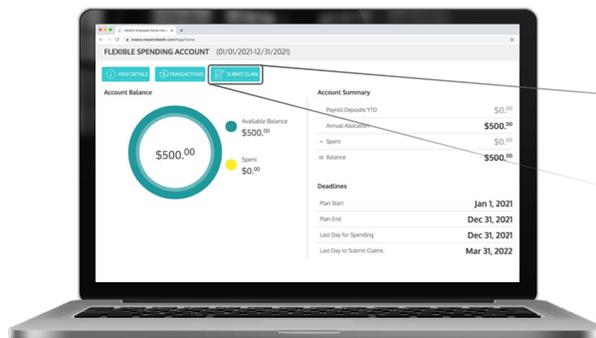
Know how to manage your FSA account to maximize the benefits.

An FSA allows you to conveniently save and pay for you and your family's qualified expenses. The income you choose to contribute to your FSA is tax exempt, giving you extra cash to help pay for upcoming healthcare or dependent care costs, as well as the inevitable unexpected expenses.

To utilize your FSA, log in to the mSAVE web portal or mobile app. Here, you can view your accounts and submit a claim in order to get reimbursed for qualified expenses. Follow the 4 easy steps below:

1 Sign in to your account at msave.maestrohealth.com.

2 From your account dashboard, click **"Submit Claim"** which is below your FSA account balance information.

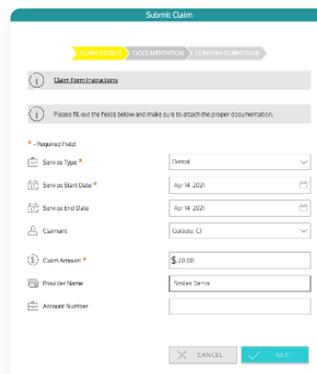
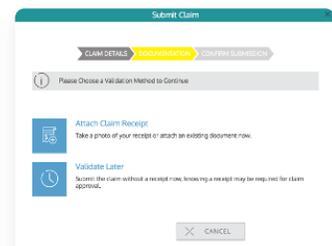
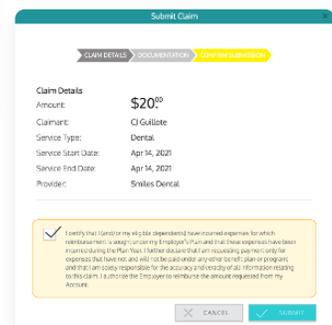


3 Complete the online claim form. You'll need to provide:

- Service start date
- Service end date
- Service type
- Provider name
- Claim amount
- Detailed receipt for service – must contain the bulleted info above

Be sure to acknowledge the terms of use and click **"Submit"** to complete the form.

4 Once submitted, you will receive a claim email confirmation containing a summary of your claim. To exit, simply click **"OK."**

Questions?

Contact us at 888.488.5054 or at questions@maestrohealth.com.