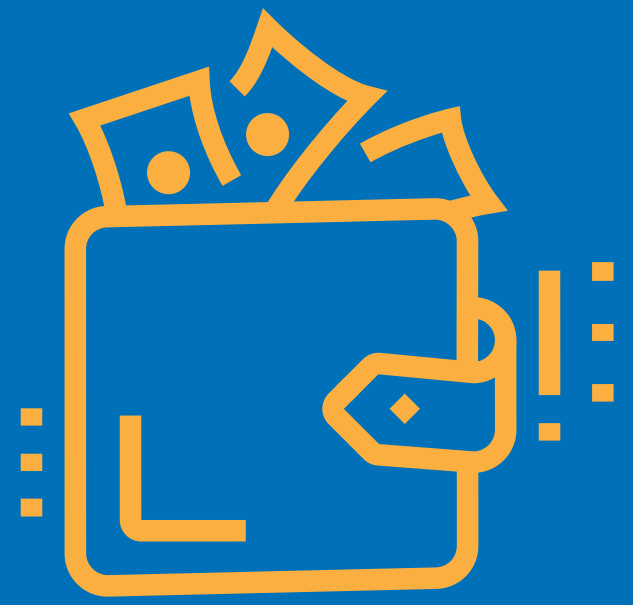


# More money in your pocket.

# More peace of mind.



Open Enrollment for 2023 Pre-Tax Benefits is  
**now through November 22, 2023**

If you regularly work at least 20 hours a week, you are eligible to enroll in pre-tax programs such as Flexible Spending Accounts (FSAs) and Aflac Supplemental Insurance.

## Flexible Spending Accounts (FSAs)

A Flexible Spending Account (or FSA) allows you to set aside money on a pre-tax basis from your paycheck that you can use when you purchase medical-related items and services such as doctor visit co-pays, prescription drugs, dental services, and eyeglasses, or dependent care services such as childcare, preschool, or afterschool programs.

## Aflac Supplemental Insurance

Supplemental insurance by Aflac can help pay for expenses that aren't typically covered, including some indirect costs associated with serious illness or accidents (like lost wages). Accident, Cancer, Critical Illness, Hospital, Short-Term Disability, Dental and Vision insurance plans are available.

To learn more, visit  
[simplicityhr.com/fsa](https://simplicityhr.com/fsa)

Or contact the Benefit Services Team at  
**(808) 591-4995 | [benefits@altres.com](mailto:benefits@altres.com)**

*Individual savings may vary.*

