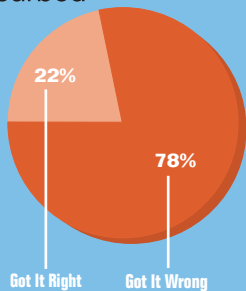


# Confusion Over Coverage

Americans failed to correctly identify many routine out-of-pocket health care expenses that can be curbed by up to 40% with a flexible spending account, including medical supplies, over-the-counter products and vision care.



SOURCE: SCHIRESON ASSOCIATES SURVEY FOR SAVE SMART, SPEND HEALTHY AND WAGEWORKS IN SEPTEMBER OF 3,000 HOUSEHOLD DECISION MAKERS. MARGIN OF ERROR OF +/- 1.8%.