

## Have You Heard How You Can Save On Your Taxes?

By Enrolling in the MariFlex health care spending account, you can set aside money to reimburse yourself for eligible health care expenses including hearing aids with before-tax salary dollars.

**Your tax savings will be approximately \$554 annually by using a Health Care Spending Account.**



### Filing Status: Single with no dependent(s)

|                                    | With MariFlex | Without MariFlex |
|------------------------------------|---------------|------------------|
| Annual Income:                     | \$35,000      | \$35,000         |
| Estimated Health Care Expenses:    | - \$1,600     | - \$0            |
| Estimated Dependent Care Expenses: | - \$0         | - \$0            |
| -----                              |               |                  |
| Taxable Income:                    | = \$33,400    | = \$35,000       |
| Estimated Federal Income Tax:      | - \$5,363     | - \$5,795        |
| Estimated Social Security Tax:     | - \$2,555     | - \$2,677        |
| Health Care Expenses:              | - \$0         | - \$1,600        |
| Dependent Care Expenses:           | - \$0         | - \$0            |
| Tax Credit For Dependent Care:     | + \$0         | + \$0            |
| -----                              |               |                  |
| Net Pay:                           | = \$25,482    | = \$24,928       |

**For more information on enrolling in the MariFlex Plan visit**  
**<http://ebc.maricopa.gov/hr/benefits/default.asp?link=MariFlex>**

*This illustration is an example of potential federal tax savings based on a gross annual income of \$35,000 and does not pertain to any individual tax situation. You may receive additional tax savings from state and local taxes. Consult your tax advisor for more information.*

## Your Prescription to Lower Taxes



By Enrolling in the MariFlex health care spending account, you can set aside money to reimburse yourself for eligible health care expenses including prescription drugs with before-tax salary dollars.

**Your tax savings will be approximately \$41 annually by using a Health Care Spending Account.**

### Filing Status: Single with no dependent(s)

|                                    | With MariFlex | Without MariFlex |
|------------------------------------|---------------|------------------|
| Annual Income:                     | \$35,000      | \$35,000         |
| Estimated Health Care Expenses:    | - \$120       | - \$0            |
| Estimated Dependent Care Expenses: | - \$0         | - \$0            |
| -----                              |               |                  |
| Taxable Income:                    | = \$34,880    | = \$35,000       |
| Estimated Federal Income Tax:      | - \$5,763     | - \$5,795        |
| Estimated Social Security Tax:     | - \$2,668     | - \$2,677        |
| Health Care Expenses:              | - \$0         | - \$120          |
| Dependent Care Expenses:           | - \$0         | - \$0            |
| Tax Credit For Dependent Care:     | + \$0         | + \$0            |
| -----                              |               |                  |
| Net Pay:                           | = \$26,449    | = \$26,408       |

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## Improve Your Smile... Tax Free



By Enrolling in the MariFlex health care spending account, you can set aside money to reimburse yourself for out-of-pocket medical and dental expenses including orthodontia with before-tax salary dollars. Now that's something to smile about!

**Your tax savings will be approximately \$693 annually by using a Health Care Spending Account.**

### Filing Status: Single with one dependent(s)

|                                    | With MariFlex | Without MariFlex |
|------------------------------------|---------------|------------------|
| Annual Income:                     | \$35,000      | \$35,000         |
| Estimated Health Care Expenses:    | - \$2,000     | - \$0            |
| Estimated Dependent Care Expenses: | - \$0         | - \$0            |
| -----                              |               |                  |
| Taxable Income:                    | = \$33,000    | = \$35,000       |
| Estimated Federal Income Tax:      | - \$5,255     | - \$5,795        |
| Estimated Social Security Tax:     | - \$2,524     | - \$2,677        |
| Health Care Expenses:              | - \$0         | - \$2,000        |
| Dependent Care Expenses:           | - \$0         | - \$0            |
| Tax Credit For Dependent Care:     | + \$0         | + \$0            |
| -----                              |               |                  |
| Net Pay:                           | = \$25,221    | = \$24,528       |

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## Brush Up on Ways to Reduce Your Taxes!

Enrolling in the MariFlex health care spending account is a great way to pay for extensive dental work with before tax dollars.



**Your tax savings will be approximately \$346 annually by using a Health Care Spending Account.**

### Filing Status: Single with no dependent(s)

|                                    | With MariFlex | Without MariFlex |
|------------------------------------|---------------|------------------|
| Annual Income:                     | \$35,000      | \$35,000         |
| Estimated Health Care Expenses:    | - \$1,000     | - \$0            |
| Estimated Dependent Care Expenses: | - \$0         | - \$0            |
| -----                              |               |                  |
| Taxable Income:                    | = \$34,000    | = \$35,000       |
| Estimated Federal Income Tax:      | - \$5,525     | - \$5,795        |
| Estimated Social Security Tax:     | - \$2,601     | - \$2,677        |
| Health Care Expenses:              | - \$0         | - \$1,000        |
| Dependent Care Expenses:           | - \$0         | - \$0            |
| Tax Credit For Dependent Care:     | + \$0         | + \$0            |
| -----                              |               |                  |
| Net Pay:                           | = \$25,874    | = \$25,528       |

**For more information on enrolling in **MariFlex** visit**  
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## Want to Save Hundreds in Annual Child Care Costs?

When you enroll in a MariFlex dependent care spending account, you can set aside money to reimburse yourself for out-of-pocket day care expenses with before-tax salary dollars. Now that's nothing to cry about!

**Your tax savings will be approximately \$906 annually by using a Dependent Care Spending Account.**

### Filing Status: Single with one dependent(s)

|                                    | With MariFlex | Without MariFlex |
|------------------------------------|---------------|------------------|
| Annual Income:                     | \$35,000      | \$35,000         |
| Estimated Health Care Expenses:    | - \$0         | - \$0            |
| Estimated Dependent Care Expenses: | \$4,000       | - \$0            |
| -----                              |               |                  |
| Taxable Income:                    | = \$31,000    | = \$35,000       |
| Estimated Federal Income Tax:      | - \$4,715     | - \$5,795        |
| Estimated Social Security Tax:     | - \$2,371     | - \$2,677        |
| Health Care Expenses:              | - \$0         | - \$0            |
| Dependent Care Expenses:           | - \$0         | - \$4,000        |
| Tax Credit For Dependent Care:     | + \$0         | + \$480          |
| -----                              |               |                  |
| Net Pay:                           | = \$23,914    | = \$23,008       |

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## See How You Can Save On Taxes

When you enroll in the MariFlex health care spending account, you can set aside money to reimburse yourself for out-of-pocket health care expenses including laser eye surgery with before-tax salary dollars.



**Your tax savings will be approximately \$520 annually by using a Health Care Spending Account.**

### Filing Status: Single with no dependent(s)

|                                    | With MariFlex | Without MariFlex |
|------------------------------------|---------------|------------------|
| Annual Income:                     | \$35,000      | \$35,000         |
| Estimated Health Care Expenses:    | - \$1,500     | - \$0            |
| Estimated Dependent Care Expenses: | - \$0         | - \$0            |
| -----                              |               |                  |
| Taxable Income:                    | = \$33,500    | = \$35,000       |
| Estimated Federal Income Tax:      | - \$5,390     | - \$5,795        |
| Estimated Social Security Tax:     | - \$2,562     | - \$2,677        |
| Health Care Expenses:              | - \$0         | - \$1,500        |
| Dependent Care Expenses:           | - \$0         | - \$0            |
| Tax Credit For Dependent Care:     | + \$0         | + \$0            |
| -----                              |               |                  |
| Net Pay:                           | = \$25,548    | = \$25,028       |

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## Pay Yourself - Not Uncle Sam!

Enroll in a MariFlex spending account, and set aside money to reimburse yourself for eligible out-of-pocket health care and dependent care expenses with before-tax dollars. You can contribute between \$25 and \$5,200 in the health care account and \$25 to \$5,000 in the dependent day care account. The following is an example of the federal tax savings if you contribute just \$500 to the health care spending account. Put extra money in your pocket - not Uncle Sam's!



**Your tax savings will be approximately \$173 annually by using a Health Care Spending Account.**

### Filing Status: Single with no dependent(s)

|                                    | With MariFlex | Without MariFlex |
|------------------------------------|---------------|------------------|
| Annual Income:                     | \$35,000      | \$35,000         |
| Estimated Health Care Expenses:    | - \$500       | - \$0            |
| Estimated Dependent Care Expenses: | - \$0         | - \$0            |
| -----                              |               |                  |
| Taxable Income:                    | = \$34,500    | = \$35,000       |
| Estimated Federal Income Tax:      | - \$5,660     | - \$5,795        |
| Estimated Social Security Tax:     | - \$2,639     | - \$2,677        |
| Health Care Expenses:              | - \$0         | - \$500          |
| Dependent Care Expenses:           | - \$0         | - \$0            |
| Tax Credit For Dependent Care:     | + \$0         | + \$0            |
| -----                              |               |                  |
| Net Pay:                           | = \$26,201    | = \$26,028       |

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## Take a Bite Out of Your Taxes

By Enrolling in the MariFlex health care spending account, you can set aside money to reimburse yourself for out-of-pocket medical and dental expenses with before-tax salary dollars.



**Your tax savings will be approximately \$277 annually by using Health Care Spending Account(s).**

### Filing Status: Single with no dependent(s)

|                                    | With MariFlex | Without MariFlex |
|------------------------------------|---------------|------------------|
| Annual Income:                     | \$35,000      | \$35,000         |
| Estimated Health Care Expenses:    | - \$800       | - \$0            |
| Estimated Dependent Care Expenses: | - \$0         | - \$0            |
| -----                              |               |                  |
| Taxable Income:                    | = \$34,200    | = \$35,000       |
| Estimated Federal Income Tax:      | - \$5,579     | - \$5,795        |
| Estimated Social Security Tax:     | - \$2,616     | - \$2,677        |
| Health Care Expenses:              | - \$0         | - \$800          |
| Dependent Care Expenses:           | - \$0         | - \$0            |
| Tax Credit For Dependent Care:     | + \$0         | + \$0            |
| -----                              |               |                  |
| Net Pay:                           | = \$26,005    | = \$25,728       |

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