

# ESTIMATING YOUR EXPENSES

Estimating your expenses is the first step to accessing tax-free benefits. Because you have to enroll in advance, you need to estimate your expenses in advance. The more accurate you are in estimating your expenses the better the plan will work for you. Here are some tools to help you with the process. You will need:

- A list of common expenses. You can find one on TRI-AD's Web site, and in your enrollment brochure.
- Information on your family's health care costs. You can look back at your financial records and check register, online history on your insurance company's Web site, and old credit card bills for useful information.

Now complete the worksheet to the right, remembering to estimate conservatively. Base your estimates on health care costs not covered by insurance for you, your spouse and eligible dependents.



## Expense Estimation Worksheet

### HEALTH CARE EXPENSES ESTIMATED AMOUNT

Chiropractic visits	\$
Contact lenses and solutions	\$
Dental care (routine checkups, fillings, etc.)	\$
Eye exams, prescription glasses and sunglasses	\$
Insurance copays and deductibles	\$
LASIK procedures	\$
Orthodontics	\$
Over-the-counter medications	\$
Prescription drugs and prescription vitamins	\$
Routine exams	\$
Other eligible expenses	\$
<b>Annual Total</b>	<b>\$</b>

### DEPENDENT CARE EXPENSES ESTIMATED AMOUNT

Day care, including summer day camp fees	\$
Before/after school care	\$
Elder day care	\$
<b>Annual Total</b>	<b>\$</b>

## HELPFUL HINT

Hint: If you are considering budgeting for an expensive procedure like LASIK, major dental work or orthodontia, have an evaluation and receive your cost estimates before you set the money aside. Remember - you will forfeit the money if you don't use it, so be sure before you enroll.