

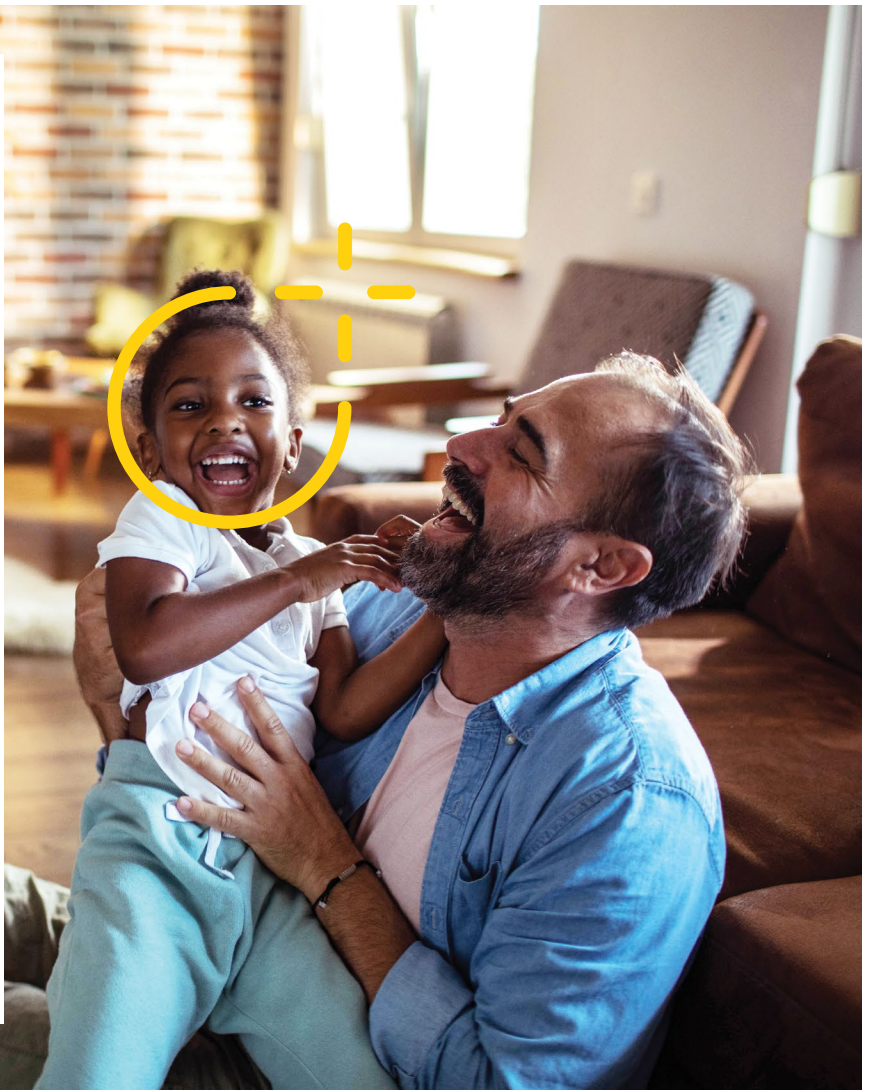
FURTHER<sup>SM</sup>  
by HealthEquity

# AAP

## The Adoption Assistance Program

Welcome to your adoption assistance program (AAP) spending account. We're one of the largest, most experienced and trusted spending account administration partners in the nation. Everything you need is just a tap, click, call or swipe away.

If you have questions or need more information about your AAP, our expert customer service team is ready to help.



## Introducing the AAP

The adoption assistance program (AAP) is a personal expense account that allows you to set aside a portion of your salary pretax reducing your taxable income.<sup>1</sup> You can use that money to pay for eligible adoption related costs.

<sup>1</sup>Please consult your tax advisor with questions.

## How an AAP works



Estimate how much you may pay for adoption-related expenses for next year. Plan wisely. Unused funds are forfeited at the end of the plan year.



Select how much money you want to withhold from each paycheck during annual enrollment.



The amount you select is withheld pretax from your pay in equal portions throughout the year and deposited into your AAP.



Once it's in your AAP, the money is ready to use for adoption-related costs. Simply submit your receipts and get reimbursed up to the available balance in your account.\*

\*Foreign adoptions must be successful to become eligible for claims reimbursement.

# Pay for adoption-related expenses tax-free

## All systems go!

Use your AAP account for these expenses:

- Agency and placement fees
- Legal fees and court costs
- Reasonable travel expenses and lodging related to the adoption
- Medical expenses for adoptive child prior to placement

## Heads up!

You can't use your AAP for these:

- Expenses that aren't related to the adoption of an eligible child as defined by the IRS
- Expenses from a foreign adoption unless the adoption is successful

**NOTE:** It's important to save all your receipts to validate expenses, as required by the IRS.



## Select an AAP at enrollment

Get connected when you receive your Spending Account I.D. number in the mail.

## We're here for you

If you can't find the answers you're looking for online, give us a call. You can talk with one of our specially trained AAP customer service representatives.



**1-800-859-2144**

7 a.m. to 8 p.m. CST, Monday-Friday



**hellofurther.com**