



Flexible Spending Account Handbook



Flexible Spending Accounts

DependentCareAccount

You may also choose to enroll in a Dependent Care Account (DCAP), which is an alternative to the Dependent Care Tax Credit and covers dependent

Using Your Flexible Spending Account

We make it easy to access and use your account funds. There are two ways to pay for health care.

1. **Use Your Payment Card** This is the simplest way to purchase health care! Provide your card to a qualified merchant or provider, and they will swipe your card like any other credit or debit card to pay for your purchase.
2. **Pay with Personal Funds and Request Reimbursement** Pay using your own personal credit card, cash, or check and keep your itemized receipt as documentation. Then, log on to your online account to file for reimbursement and upload documentation. You can receive reimbursement funds via check or direct deposit.

Tip: Setup direct deposit online to receive quicker reimbursements.

How to Payat...

- x **The Doctor, Dentist, Eye Doctor, or Hospital.** When you pay for health care at the doctor, dentist, eye doctor, or hospital, be sure to always present your health insurance ID card first to ensure proper processing of your charges.

If you are asked to pay a copay, you may pay with your payment card, or you may pay using personal funds and request reimbursement online. Save your itemized receipt to submit as documentation.

If you're asked to pay for additional charges, do not pay your provider until the claim is processed by your health plan and you receive your Explanation of Benefits (EOB) in the mail. This helps avoid overpayment. Compare your EOB with the provider bill to verify the amount being charged by your provider is the same as the patient balance on the EOB. You may then pay using your payment card, or pay using personal funds and request reimbursement online using your EOB or itemized provider bill as documentation.

- x **Dependent Care Locations.** If you have a Dependent Care

Using Your Payment Card

We provide a convenient payment card to access account funds. You will receive this card in the mail.

Below are four tips to make using your

Using Your Online Account

Our online participant portal puts account information and health education tools at your fingertips.

Online Account Features

- x Get account balance
- x View payment card charges
- x Enter a request for reimbursement
- x View reimbursement requests
- x Read important messages
- x Use health education tools
- x Find answers to frequently asked questions

Mobile Solutions

Mobile App

We offer a secure, interactive mobile application for Android, iOS and Windows devices.

- x View account balance, account alerts and transaction history
- x View all claims, claims requiring action, and claims details
- x Submit a new claim
- x Make payments with Online Bill Pay and Click to Pay (if applicable)
- x Receive important P a y

Flexible Spending Account Calculator

While there's no such thing as free money, an FSA can help your money go a lot further. Use this worksheet to see how much you can save.

Step 1: Estimate FSA Expenses

An FSA can cover medical, dental, or vision expenses can

FSA Eligible Expenses

Eligible Expense Examples— There are hundreds of eligible expenses for tax free purchase with your account

Dependent Care Account Expense Examples

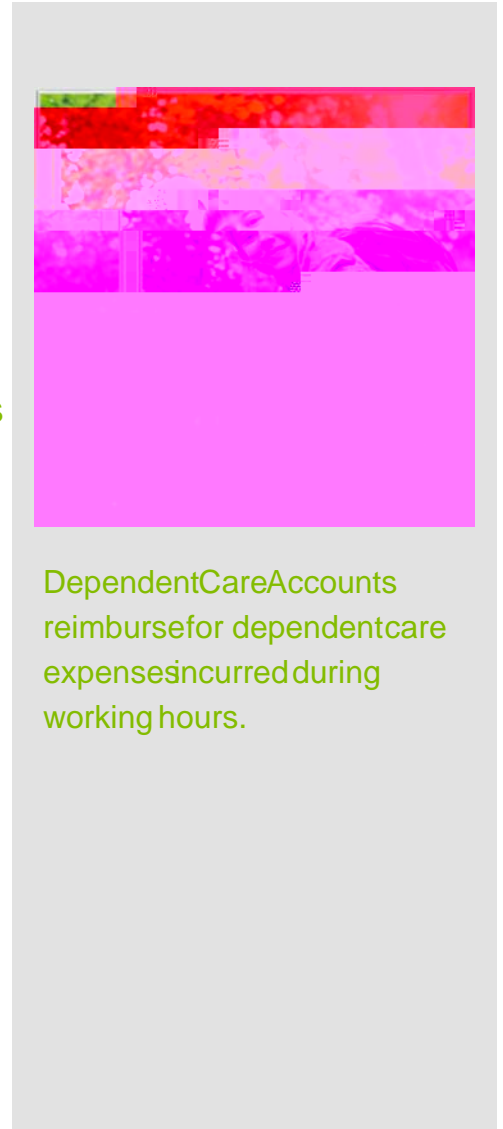
Dependent Care Account funds cover care costs for your eligible dependent to enable you to work.

- Before school or after school care (other than tuition)
- Qualifying custodial care for dependent adults
- Licensed day care centers
- Nursery schools or pre schools
- Placement fees for a dependent care provider, such as an au pair
- Child care at a day camp, nursery school, or by a private sitter
- Late pick up fees
- Summer or holiday day camps

Ineligible Dependent Care Account Expense Examples

These items are not eligible for tax free purchase with Dependent Care Account funds.

- x Expenses for non disabled children 13 and older
- x Educational expenses including kindergarten or private school tuition fees
- x Amounts paid for food, clothing, sports lessons field trips, and entertainment
- x Overnight camp expenses
- x Registration fees
- x Transportation expenses
- x Late payment fees
- x Payment for services not yet provided (payment in advance)
- x Medical care



How much can I contribute to my accounts?
Beginning January 1, 2018, Health FSA contributions are limited by the IRS to \$2,650 each year. The limit is per person; a husband and wife may each contribute up to the limit. Your employer may elect a lower contribution limit. Please see