Thinking about participating in the Flexible Spending Account Programs? Come take a look and see how these valuable programs can benefit you and your family.

The Flexible Benefit Programs are unique because they offer a tax-free solution to pay for medical and child care expenses that you or your family members may incur during the course of the year. FlexSave makes it convenient to access these funds with our FlexSave MasterCard. Keep in mind the medical and child care plans are separate accounts. You can enroll in one or the other or both plans if you need to.
The two programs offered are:

- Flexible Spending Account (FSA)
- Dependent Care Account (DCA)

How the FSA Works:

The FSA is a pre-funded medical account that allows you to pay for you and your covered dependent’s medical expenses on a tax-free basis. At the beginning of the plan year your FSA will be pre-funded for the entire annual election you choose to set aside.

You will be sent a FlexCard MasterCard in the mail after open enrollment if you do not have one already. This card is accepted wherever you see the MasterCard logo and can be used at any hospital, drugstore, dentist, optometrist, chiropractor, etc. The FlexCard MasterCard gives you point-of-sale access to your FSA funds.

Always keep your receipts from any purchases you make because you may need to send in your receipts. The most common purchases that require documentation are dental and vision expenses. Most office visit copayments and drugstore transactions are approved with no follow up of receipts required.

Who is Eligible to Use the FSA

Coverage can be included for your spouse and dependents. Children are covered up through the end of the tax year of their 26th birthday.

How the Dependent Care Account (DCA) Works

The DCA program pays for childcare expenses for your children that are under the age of 13. If married, both parents must be working or be a full time student in order to qualify. Funds are only available as you incur deductions from your paycheck because the account is not pre-funded like the FSA but it is still 100% tax-free. Most common expenses that qualify for this account include:

- Latchkey Programs (before and after school)
- Licensed Day Care facilities
- Camps (excluding overnight camps)
- Child Care Providers that come to your home
- Pre-School
- Pre-K
- Nursery School

The DCA will not cover:

- Uniforms
- Field Trips
- Meals
- Kindergarten level and above
- Children 13 years of age and older
- Pre-paid fees

You can use the FlexCard to pay for child care expenses if your childcare provider accepts MasterCard. If not, you can submit a claim to us by submitting a completed reimbursement form along with your bill or statement and we will reimburse you directly. Our standard turnaround time for claims processing is 24 hours.

When Does the Plan Begin and End?

The plan year begins January 1st and ends on December 31st.

How Much Can I Contribute?

The FSA maximum contribution is $2,550 and the maximum DCA contribution is $5,000 for married couples filing a joint return and $2,550 for married couples filing separate returns. Single parents can contribute the full $5,100.

Rollover Feature:

You are allowed to rollover up to $500 of unused FSA funds if they're not all spent by the end of the benefit year. The process is done automatically at the end of the plan run-out. The $500 rollover will not count towards the $2550 maximum.
**How to Enroll:**

Complete the benefit election form that you received. Make sure to include all family members that you would like to include coverage for. When you’re finished, return the form to your HR Department or other authorized group representative.

**Plan Carefully:**

Once you decide to participate in the FSA and/or DCA program, your decision must remain in effect until the end of the plan year. Each following year you will have an opportunity to re-enroll. Your payroll deduction amount may be changed during the plan year if you have an eligible change in family status such as:

- Birth of a child
- Marriage
- Divorce/Legal Separation
- Adoption
- Death of a Spouse or Dependent

**What Expenses Qualify Under the FSA?**

- Acupuncture
- Alcohol/Drug Treatment
- Ambulance Service
- Band-aids
- Birth Control
- Blood Pressure Monitors
- Blood Sugar Monitors
- Blood Sugar Test Strips
- Breast Pumps and Accessories
- Chiropractic Care
- Co-insurance
- Contact Lens Solutions
- Contact Lenses and Solutions
- Co-payments
- Deductibles
- Dental Fees
- Dental Implants
- Denture Adhesives
- Dermatology
- Durable Medical Equipment (with letter of medical necessity)
- Glasses
- Hearing Aids and Batteries
- Hospital Services
- Hot and Cold Packs
- Immunizations
- Injections
- Insulin
- Optometrists/Ophthalmologists Fees
- Orthotics
- Oxygen
- Periodontal Fees
- Physical Exams
- Physical Therapy
- Physician Fees
- Pre-natal Care
- Prescriptions
- Psychotherapy
- Syringes
- Thermometers
- Transportation Expenses to and from appointments (23 cents per mile and is subject to change)
- Vaccinations

**What about Over-the-Counter Drugs/Medicines?**

As a result of Health Care Reform that was signed into law in 2010, over-the-counter drugs require a written prescription from your doctor to be eligible for reimbursement through a FSA. This includes:

- Acid Controllers
- Antibiotics
- Anti-Gas Products
- Cold Sore Remedies
- Digestive Aids
- Stomach Remedies
- Laxatives
- Pain Relievers
- Sleep Aids & Sedatives
- Respiratory Treatments
- Allergy Medicines
- Cough, Cold & Flu Products

If you obtain a prescription from your doctor, you will need to pay cash for any items that fall into any of the categories listed above and submit a claim to us to be reimbursed from your account. You will need to submit the receipt of the purchase, your RX and a reimbursement form.

**FlexSave Participant Portal:**

We strongly urge you to register for our participant portal if you haven’t done so already. You can find all of the forms associated with your plan(s) and important announcements and communications that
we may send you. Inside the participant portal you can:

- Check Transaction History
- Upload Documentation
- Check Balances
- Request Reimbursement
- Issue Cards Lost/Stolen
- Add/Change Demographic Information
- Check Claim Status

www.mybenefitfunds.com/flexsave