



FSA with Flex Card Enrollment Kit

What's inside:

- ✓ Getting to Know:
FSA with Flex Card
- ✓ Eligible Expenses
- ✓ Flex Card Overview
- ✓ Participant Web Site
& Mobile App Overview
- ✓ Election Form



Contact Us:

www.myflexaccount.com

p: 888-345-7990 // f: 844-859-7306

service@myflexaccount.com

claims@myflexaccount.com



©Flexible Benefit Service Corporation.



FSA with Flex Card



Save up to 30% on everyday health care expenses!

A Flexible Spending Account (FSA) is an employer-sponsored benefit that allows you to pay for certain eligible expenses using money that is not taxed. FSAs are a great way to save money while keeping you and your family healthy and protected.

There are three types of FSAs. A Health Care FSA lets you pay for eligible medical, dental and vision care expenses that are not covered by your insurance plan. A Limited Purpose FSA is generally used by individuals enrolled in a qualified high-deductible health plan with a Health Savings Account (HSA) and reimburses eligible dental and vision expenses only. A Dependent Care FSA allows you to use tax-free dollars for qualified child or elder care expenses.

Why You Need It

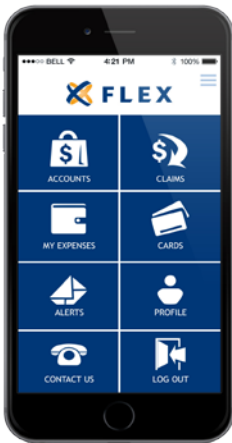
- ✓ A **smart** way to plan for expected health care and dependent care expenses
- ✓ **Save up to 30%** on a variety of eligible expenses
- ✓ **Increase** your take home pay by reducing your taxable income
- ✓ **Easy and convenient** access to FSA funds and account information

You could
save up
to **\$600** each
year with
an FSA!



How it Works

You decide how much to contribute to the FSA. The amount you elect is divided up over your pay periods for the year and deducted from your paycheck before any payroll taxes are applied. You can use your FSA to pay for eligible expenses for you and all of your dependents, even if they are not covered under your primary health plan.



How You Use It

Flex makes it easy to access your FSA with the convenience of the Flex Card. The card allows you to pay for eligible expenses directly from your FSA, avoiding out-of-pocket expenses, cumbersome paperwork and reimbursement delays.

How You Manage It

Get account information anytime with our easy-to-use web site and mobile app. See your account balance in real time, file a claim for reimbursement and check on claim status. You can receive real time information and important updates via email or text message, and with our proactive texting feature, simply text “BAL” to receive a real time account balance.

How You Plan

You should look at your expected out-of-pocket expenses for the upcoming year to properly plan ahead. Be conservative with your election, because IRS rules state that you must forfeit any unused funds at the end of the plan year. For the most part, FSA elections are final and cannot be changed during the plan year.

How Much Can You Save?

The example below illustrates how much you can save by participating in the FSA

Without FSA		With FSA	
Your gross annual pay	\$35,000	Your gross annual pay	\$35,000
Estimated tax rate (30%)	-\$10,500	Your annual FSA election	-\$2,000
Your net annual pay	\$24,500	Your adjusted gross pay	\$33,000
Your annual healthcare expenses	-\$2,000	Estimated tax rate (30%)	-\$9,900
Your final take-home pay	\$22,500	Your final take-home pay	\$23,100

In this example, you’d take home **\$600 more** with an FSA!

Learn more

myflexaccount.com



Common FSA Eligible Expenses

FSA's can save you up to 30% on everyday expenses

Health Care FSA

Health Plan Related Expenses

- ✓ Prescription Drugs
- ✓ Co-payments
- ✓ Doctor Visits
- ✓ Hospital Charges

Dental Care

- ✓ Dental Exams and Cleanings
- ✓ Fillings, Root Canals and Crowns
- ✓ Dentures and Bridges
- ✓ Orthodontia

Vision Care

- ✓ Eyeglasses
- ✓ Contact Lenses
- ✓ Contact Lens Solution
- ✓ Laser Vision Correction

Medical Supplies

- ✓ Bandages
- ✓ Digital Thermometers
- ✓ First Aid Kits
- ✓ Over-the-Counter Medications (prescription required)



Save and Spend Healthy!



Limited Purpose FSA

Dental Care

- ✓ Dental Exams and Cleanings
- ✓ Fillings, Root Canals and Crowns
- ✓ Dentures and Bridges
- ✓ Orthodontia

Vision Care

- ✓ Eyeglasses
- ✓ Contact Lenses
- ✓ Contact Lens Solution
- ✓ Laser Vision Correction

Dependent Care FSA

- ✓ Day Care Centers
- ✓ Preschool Charges
- ✓ Before- and After-School Care
- ✓ Summer Day Camp
- ✓ In- and Out-of-Home Care for Children or the Elderly



Save on daycare costs!

Ready to Save?

Enroll in the FSA and start saving
on these expenses and more.



The Flex Card

Your Convenient Way to Pay

The Flex Card is a simple way to pay for qualified expenses without having to pay anything out-of-pocket. Best of all, one debit card can provide access to all Flex Accounts – FSA, HSA, HRA and Commuter.*

How it Works

Your Flex Card gives you easy access to the funds in your Flex Account by swiping the card at the point of sale. The card can be used at any qualified service provider that accepts MasterCard, and funds are automatically transferred from the benefit account directly to qualified providers. There are no out-of-pocket costs to you and no need to file a claim for reimbursement.

In the event that you have multiple benefit accounts, you only need one Flex Card. Our technology understands which purchases should be applied to any one of your accounts. It's one smart card!

Easy as 1 – 2 – 3

1. Check your account balance

You can view your transaction history, current balance, claim status and more by logging in to myflexaccount.com or via our convenient mobile app

2. Swipe your Flex Card

Swipe the card at the point-of-sale for eligible products and services

3. Keep all your receipts

In some instances, Flex will notify you that we need additional documentation to confirm that your purchase was eligible. It's very important that you save your documentation and submit the information right away when necessary.

The Flex Card
eliminates the
hassles of claims
submission and
waiting for a
reimbursement
check.

*Check with your employer for the Flex account available to you.

Visit myflexaccount.com for more information about using your Flex card.



Manage Your Benefits Online

The myflexaccount.com participant web site offers you a helping hand with your FSA, HRA, HSA, or Commuter Plan before and after logging in.

Resources Available *Before You Log in*

Get general account questions answered with these useful resources:

- ✓ Educational videos
- ✓ Eligible expense lists
- ✓ Plan calculators
- ✓ FAQs and more



My Flex Account Mobile App



Save and Spend Healthy On-the-Go

The secure My Flex Account Mobile App helps you make smart money moves by providing convenient access to your FSA, HRA or HSA.

Easily:

- ✓ Check account balance
- ✓ Get transaction details and claim status
- ✓ Submit new claims and add receipts to pending claims
- ✓ Update reimbursement method
- ✓ Manage your Flex Card (if applicable)

Submit New Claims in a Snap



Simply take a photo of your receipt or Explanation of Benefits from your phone or tablet.

Download the free My Flex Account Mobile App today!



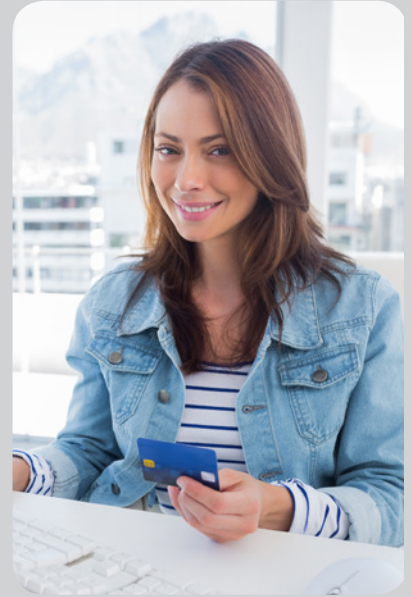


Resources Available *After You Log in*

Get the details for yourself and any dependents:

- ✓ View your benefit information, including account balance, transaction history and claim status
- ✓ Submit new claims online and add receipts to pending claims
- ✓ Edit personal demographic information
- ✓ Update reimbursement method
- ✓ Track medical, dental, vision and prescription expenses
- ✓ Get important announcements from your employer
- ✓ Set communication preferences
- ✓ Register your mobile phone for SMS text alerts
- ✓ Enroll online (if applicable)
- ✓ Manage your Flex Card (if applicable)

Pay Providers or Pay Yourself



**Pay your provider directly or
reimburse yourself for services
you've paid for out-of-pocket
from myflexaccount.com.**

Get started on your way to ***Save & Spend Healthy***

Visit myflexaccount.com today