

Smart, simple savings



What is an FSA?

An FSA is a Flexible Spending Account that allows you to set aside money on a pre-tax basis to pay for eligible healthcare and/or dependent day care expenses. This means that you could save about \$.30 on every dollar you contribute! The amount that you choose to contribute is taken out of your paycheck in equal amounts each pay period, making it easy to save for out-of-pocket expenses that you have during the plan year. Consider an FSA...it's a smart way to pay!

Keep in mind, there are two types of FSAs available - a healthcare FSA and a dependent day care FSA.

Healthcare FSA

This account allows you to pay for eligible medical, dental, prescription, vision and/or hearing expenses that are not covered by insurance. Eligible expenses include, but are not limited to:

- Copays, coinsurance and deductibles
- Dental treatment (excluding cosmetic treatment)
- Eyeglasses & contact lenses
- Hearing aids
- Laser eye surgery
- Over-the-counter (OTC) items*
- Orthodontia
- Physical therapy and chiropractic care
- Prescriptions

*As of January 1, 2011, OTC medicines and drugs require a written prescription from your doctor in order to get reimbursed through an FSA. However, there are many OTC items that do not require a prescription to get reimbursed such as:

- Band-aids, elastic bandages & wraps
- Braces & supports
- Contact lens solution & supplies
- Denture adhesive
- Diagnostic tests & monitors
- First aid supplies
- Insulin & diabetic supplies
- Ostomy products
- Reading glasses
- Wheelchairs, walkers & canes

Dependent Day Care FSA

If you are paying for day care for your child who is under the age of 13 OR for a spouse or dependent who is not able to take care of himself or herself, you should consider enrolling in a dependent day care FSA. This account allows you to pay for expenses such as:

- Before and after school programs
- Day care (child & adult)
- Nursery school or preschool
- Summer day camp

Please note, the minimum and maximum amounts you are able to contribute to an FSA are determined by your employer. However, the IRS does set a maximum contribution amount of \$5,000 for a dependent day care FSA.

Quick Tip: View a listing of eligible expenses

Go to [HealthHub.com](#) > Employee Account Login > Eligible Expense Items

Why should I enroll in an FSA?

An FSA can help reduce your taxes and increase your take-home pay—giving you extra money for the things you really want. Your taxes are reduced because you are not paying federal income or social security taxes on the money placed in an FSA. On average, an FSA could save you between 23-30% in taxes depending on your contribution...so enroll today to start saving!

Annual Salary	Healthcare FSA Annual Contribution	Dependent Day Care FSA Annual Contribution	Savings*
\$30,000	\$1,500	\$0	\$310
\$50,000	\$1,750	\$4,000	\$1,188
\$70,000	\$2,000	\$4,500	\$1,343

*based on 5.65% FICA and 15% federal tax

Getting started is as easy as 1, 2, 3!

1. Decide if you want to enroll in a healthcare FSA, a dependent day care FSA, or both.
2. Determine your contribution amount by reviewing your previous year's expenses and utilize the planning tools available online at [HealthHub.com](#).
3. Calculate your paycheck deductions for each pay period by dividing your annual contribution by the number of pay periods in your plan year (e.g., 12, 24 or 26).

Quick Tip: If you're a new participant, register your account online
Go to [HealthHub.com](#) > Register Now > Fill in the required fields and click Confirm

Making the most of your FSA



My HealthHub Resources: Education & Planning Tools

- **Savings calculator** - to help you estimate your healthcare & dependent day care expenses
- **Digital library** - designed to help you understand FSAs
- **Educational materials & forms** - to better assist you with your spending account(s)

Quick Tip: Enroll in direct deposit

Login to HealthHub.com > Financial Center > Enroll in Direct Deposit

Getting reimbursed is quick and simple!

- If your employer offers the PayFlex Card®, you can use your card to pay for eligible expenses for automatic deduction from your FSA.
- If you pay for eligible expenses using cash, check or personal credit card, simply submit a claim for reimbursement online or complete a paper claim and fax or mail to PayFlex.
- **Remember** to save all of your receipts and Explanation of Benefits from your insurance provider, because you will be required to provide documentation to PayFlex for reimbursement of your claims and occasionally for card transactions.

2 ways to stay connected with HealthHub®

eNotify

Take advantage of eNotify and receive email notifications or web alerts for updates regarding your account(s). Simply login to HealthHub.com, click on My Settings at the top of the page, and select Manage Notifications to customize your alerts.

HealthHub Mobile™

If offered by your employer, the HealthHub Mobile™ application makes it easy to access your account balance(s), claims activity, a listing of eligible expenses and much more. You can even submit a claim! Login at HealthHub.com and visit the Consumer Center for more information.

Things to remember...

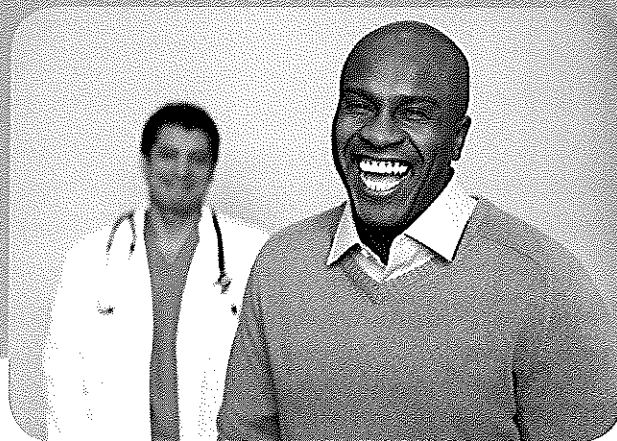
- You may only determine your contribution in an FSA during annual enrollment or when you first become eligible.
- Once you establish your plan year contribution, you may only change it if you experience a change in status and your employer allows and approves the change. This may include a change in one of the following conditions:
 - Legal marital status (marriage, divorce, legal separation, annulment or death of a spouse)
 - Number of tax dependents (birth, adoption or death)
 - Employment status that affects eligibility
 - Dependent satisfying or ceasing to satisfy coverage requirements (reaching limiting age, gain/loss of student status, marriage)
 - * To apply for a change, you must complete a change-in-election form through your employer's Human Resources/Benefits department within 30 days of the date of the event.
- Each individual, allowed to use your healthcare FSA contribution generally includes:
 - Your spouse;
 - Your child younger than age 19 OR, under age 24 and a full-time student;
 - Your adult children, up to age 26 (check with your employer to confirm before making your plan year election);
 - An individual (at any age) who is permanently and totally disabled whom you are claiming as dependent on your federal tax return.
- To get reimbursed for your **dependent day care expenses**, you and your spouse, if married must be actively working, seeking employment or a full-time student.
- Healthcare and/or dependent day care expenses must be for services received after the effective date of your FSA election and during the plan year to which it applies.
- **Remember**, any amount left in your healthcare and/or dependent day care FSA at the end of the plan year will be forfeited.
- If your employer offers a "grace period", you will be allowed an additional 2 ½ months after the end of your plan year to use your FSA dollars.
For example: if your plan year ends on December 31, your employer will allow expenses to be incurred through March 15.
- Any claims that were incurred during the plan year must be submitted for reimbursement by the end of your run out period. This date is established by your employer and is generally 90 or 120 days after the end of your plan year.

Questions?

Contact Customer Service at 800.284.4885, Monday - Friday, 7am - 7pm and Saturday, 9am - 2pm CT.

The PayFlex Card®

spending made simple



The PayFlex Card® provides a simple way to spend the money in your PayFlex® account. It is similar to a debit card since it electronically accesses the money loaded onto the card, when used to pay for eligible expenses. All you need to do is select your eligible item, swipe your card, and save your receipt!

Benefits of using the card

- Immediate payment of your expenses from your PayFlex account
- Increases your personal cash flow
- No claim filing due to point-of-sale approval
- Ease of use of your pre-tax funds

How does the card work?

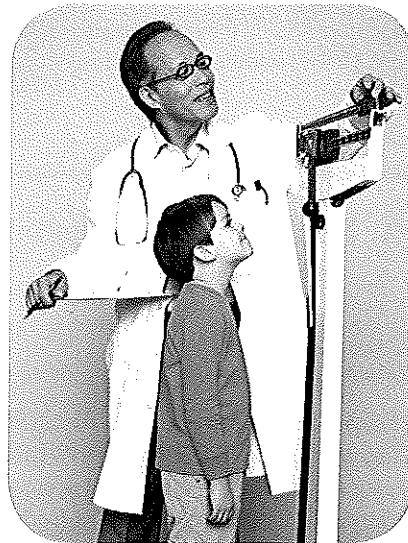
As you incur eligible expenses, you simply present your card for payment and select "credit" (if applicable). The system will then validate that you have funds available to cover the transaction and automatically deduct the amount from your PayFlex account. Once your card transactions have been processed, you can view them online at HealthHub.com via the Financial Center.

Where can I use the card?

You can use your card at qualified merchants where MasterCard® is accepted. Qualified merchants include physician and dental offices, hospitals, mail order prescription vendors, hearing and vision care providers, as well as discount stores, grocery stores, and pharmacies, provided the merchant has implemented an inventory information approval system (IIAS) or other IRS-approved system.

What can I purchase with the card?

You can use the card to pay for eligible healthcare expenses such as co-pays, prescriptions, vision and hearing products and much more! To view a detailed listing of eligible expenses, go to HealthHub.com, click on **Employee Account Login** and select **Eligible Expense Items** on the top navigation bar before logging in.



Can I use the card for online purchases?

Yes, you can use your card to purchase eligible expenses online. Through HealthHub's Consumer Center, you can buy items such as glasses, contacts, prescription drugs, durable medical equipment and certain over-the-counter items using your PayFlex Card. If an item is not identified as "FSA eligible" you will need to use a form of payment other than your PayFlex Card.

PayFlex Card®

Quick Tips

PayFlex Card® delivered to your doorstep

Quick tip: if you are a new participant or your card has expired, a PayFlex Card will be mailed to you in a plain, white envelope before the beginning of your plan year.

Access your account balance

Quick tip: login to HealthHub.com to view your available balance on My Dashboard.

Solve card troubles quickly online

Quick tip: if your card isn't working, login to HealthHub.com to view your available balance and any alert messages indicating that you have claims requiring substantiation.

Spending made simple for the family

Quick tip: order additional cards for your spouse and/or dependent by logging into HealthHub.com and selecting Manage My Debit Cards.

Keep your card active

Quick tip: if you receive a Request for Documentation letter OR see an alert message on HealthHub.com, respond promptly by uploading a detailed receipt or EOB (preferred).

Check your card's expiration date

Quick tip: your card is valid for a five-year period as long as you remain an active participant. When your card expires, PayFlex will mail you a new card prior to the beginning of the plan year.

Replace lost or stolen cards


Quick tip: contact Customer Service as soon as possible at 800.284.4885.

More Questions?

Quick tip: customer service representatives are available at 800.284.4885, Monday – Friday, 7am-7pm and Saturday, 9am-2pm CT.

IMPORTANT: Request for Documentation alerts and letters

Alerts

 3 claims require substantiation. [Learn More](#)

If you see an alert message on HealthHub.com for claims requiring substantiation OR receive a Request for Documentation letter, this means you are required to provide documentation to verify that you used your card to pay for an eligible item or service, as regulated by the IRS. If you happen to pay for a healthcare expense that is based on an estimate of what you owe, additional documentation will be requested by PayFlex. The preferred documentation is an EOB from your insurance provider, as it provides the information needed to verify the expense and the exact amount you owe for the service(s). Keep in mind that you have three options for responding.

How to respond to a Request for Documentation alert or letter

Select one of the following options:

- 1) Upload, fax or mail an itemized receipt OR EOB for the transaction(s) listed;
- 2) Upload, fax or mail an itemized receipt or EOB for another eligible item incurred during the plan year (Note: This option is only available if the item has not been previously reimbursed for OR paid for with your PayFlex Card); OR
- 3) Send a personal check or money order for the expense you are unable to provide documentation.

** If you choose to fax or mail documentation, make sure to include a copy of your Request for Documentation letter.*

Please note, if you do not respond to the alert message or letter, your card will be temporarily deactivated until you provide the requested documentation or payment. If your card becomes inactive, you can still pay for eligible expenses with another form of payment and submit a claim for reimbursement. However, you cannot use your card until you do one of the options listed above.