

An Employee's Guide Flexible Spending Accounts

What is a Flexible Spending Account?

A Flexible Spending Account is an employer-sponsored benefit that allows you to pay for certain out-of-pocket medical expenses (such as doctor office co-pays and prescription co-pays) with your pre-tax income. Because this benefit uses pre-tax dollars, a Flexible Spending Account is a great way for you to save money on your healthcare costs, as well as increase your take home pay!



Health Care FSA

For eligible healthcare services and expenses for you, your spouse and dependents such as:

- Co-Insurance
- Drug and Medical Supplies
- Dental Care, Orthodontics
- Vision Care, Eye Surgery
- Lab and Physician Fees



Dependent Care FSA

For eligible child and adult dependent care expenses such as:

- Before and after school programs
- Day care and nursery schools
- Preschool
- Dependent adult day care
- Transportation provided by caregiver
- Sick child care



Frequently Asked Questions

What is a Dependent Care Account?

Much like the Health FSA, the Dependent Care Flexible Spending Account under IRC Section 125 allows you to avoid both FICA and Federal Income Tax on qualifying child and dependent care expenses. In order to participate in this plan, you, the employee, and your spouse (if you are married) must meet the following criteria:

- The care for which you are paying must be for one or more qualifying dependents.
- Your dependent care expenses must be incurred so that you can work or look for work.

How Much Can I Contribute?

Pre-tax reimbursements of qualified health care and dependent care expenses are set each year by the IRS (Internal Revenue Service) and can vary by plan.

Where Can I Use my Flex Dollars?

Visit our website for a full list of eligible expenses.

How Do I File a Claim?

You can file a claim directly through our Mobile app, online through the participant portal, or paper claim form. Receipts can be directly uploaded via the mobile app or the participant portal.

How Do I Get Reimbursed?

There are several ways to get reimbursed for your flexible spending account claims. Talk to your employer about frequency and method of payment your group has opted for.

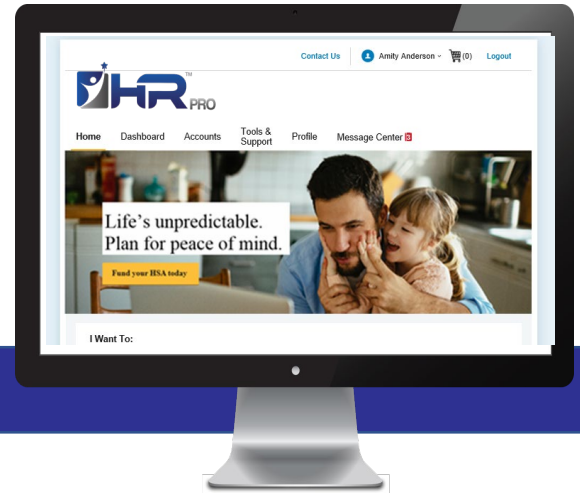
How Do I Login/Register To The Participant Portal?

You will be receiving separate instructions on accessing the participant portal upon enrollment. If you have any difficulty, please contact our client service department at accounts@hrpro.com or 800-989-8776.



Managing Your Healthcare Finances is Easy with the HRPro Online Portal

The HRPro member portal provides you with powerful self-service account access, plus education and decision support tools that help put you in the driver's seat with your healthcare finances.



Features



A single digital experience – a single platform allows access to all your tax-advantage accounts.



Message center– houses all communications from the system along with attachments including tax documents and statements.



Full account details at your fingertips – intuitive online access to plan details, account balances, and transaction history (including prior years)



Self-service convenience – check balances, submit claims and receipt documentation, pay bills, manage investments, and more



Expense analysis dashboard – plan, manage and budget your tax-advantaged budgets with ease.



Communication when you need it – manage your preferences, with notifications and text alerts.

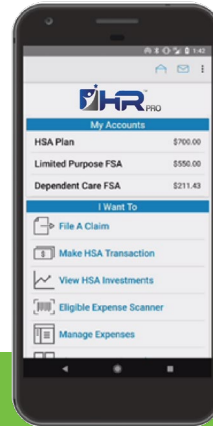


Value-add services and offers – to help you get the most value from your healthcare dollars



Manage Your Health Benefits on the Go with the HRPro Mobile App

Want a simple, easy way to check your healthcare account balances and submit receipts from anywhere? The HRPro Mobile App lets you securely access your health benefit accounts with a touch of a finger.



Features

With the HRPro Mobile App, you can get to the healthcare account information you need—fast. Wondering whether you have enough money to pay a bill or make a purchase? The HRPro Mobile App puts the answers at your fingertips:

- Real-time access
- Fingerprint quick login
- Check available balances and account
- Summarizes of account information
- Messages and text alerts
- Link to an external web pages
- Retrieve lost usernames or passwords
- Use your device of choice – including Apple® and Android™-powered smartphones
- Submit claims
- Upload receipts by snapping a photo
- Make distributions
- Us the eligible expense scanner to scan items to see if they are qualified
- Add and store payees
- Report debit cards lost or stolen and much more!