

Smart, simple savings



What is an FSA?

An FSA is a Flexible Spending Account that allows you to set aside money for eligible expenses on a pre-tax basis. There are two types of Flexible Spending Accounts available - a healthcare account and a dependent day care account.

A healthcare account reimburses you for out-of-pocket medical, dental, prescription or vision services, such as deductibles, co-pays, coinsurance and over-the-counter (OTC) items. Starting January 1, 2011, certain OTC medicines and drugs will be considered ineligible unless you have a written prescription from your doctor.

A dependent day care account reimburses you for expenses such as day care, before and after school programs, nursery school or preschool, summer day camp and even adult day care.

Quick Tip: View a listing of eligible expenses
[Login to HealthHub.com > My HealthHub Resources > Planning Tools](#)

An FSA is a smart way to save!

An FSA can help reduce your taxes and increase your take-home pay—giving you extra dollars for the things you really want.

With a salary of \$20,000 and an annual contribution of \$1,500 for healthcare...you could increase your take-home pay by \$405!

With a salary of \$40,000, an annual contribution of \$1,750 for healthcare and \$4,000 for dependent day care...you could increase your take-home pay by \$1,553!

With a salary of \$60,000, an annual contribution of \$2,000 for healthcare and \$4,500 for dependent day care...you could increase your take-home pay by \$1,755!

Getting started is easy!

Start by estimating the amount that you will incur for eligible healthcare and/or dependent day care expenses during the plan year. Then review your expenses from the prior plan year and use our planning tools available at [HealthHub.com](#) to determine your contribution. The amount that will be deducted from your paycheck each pay period can be determined by dividing your annual contribution by the number of pay periods (e.g. 12, 24 or 26), in your plan year.

Quick Tip: Find out how much you can save
[Login to HealthHub.com > My HealthHub Resources > Planning Tools](#)

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)

What you need to know about FSAs

- You may only determine your contribution in an FSA during open 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. 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.
- 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.
- Any amount left in your healthcare and/or dependent day care FSA at the end of the plan year will be forfeited.

Making the most of your FSA

Getting reimbursed

For quick and easy reimbursement, simply submit your healthcare and/or dependent day care expenses online at HealthHub.com. Your reimbursement will be deducted from your FSA account(s) and will be provided by check or direct deposit into your checking or savings account. If your employer offers the PayFlex Card™, you can use this to pay for eligible expenses and the amount will be automatically deducted from your FSA without having to submit a claim. If you paid out-of-pocket, remember to keep your receipt for your purchase to submit along with the claim form for reimbursement.

Quick Tip: Enroll in direct deposit
[Login to HealthHub.com > Financial Center > Enroll in Direct Deposit](#)

Reimbursement Methods

Online: www.HealthHub.com
Fax: 402.231.4310
Mail: PayFlex Systems USA, Inc.
PO Box 3039
Omaha, NE 68103-3039

Quick Tip: Download a claim form
[Login to HealthHub.com > My HealthHub Resources > Administrative Forms](#)

Remember to save your receipts & Explanation of Benefits

Stay informed with eNotify

If you are enrolled in eNotify, you will receive an email from enotify@payflex.com confirming that your claim has been processed.

Quick Tip: Sign up for eNotify to receive important e-mail notifications
[Login to HealthHub.com > Settings > Change Email](#)

Access account information you need on My Dashboard

Login to HealthHub.com to view a snapshot of your account:

- Account Balance
- News You Can Use
- Upcoming Claim Payments

Quick Tip: View your claim history and payments
[Login to HealthHub.com > Financial Center > Select Account](#)

Shop online with your FSA!

Access our Consumer Center to buy items such as glasses, contacts, and eligible over-the-counter items using your PayFlex Card™ (if offered by your employer) or any other major credit card. If an item is not identified as “FSA eligible” you will need to use a form of payment other than your PayFlex Card. If using your own credit card, make sure to keep the receipt you receive from your purchase and submit along with a claim form for reimbursement.

Healthcare expense tips

- Healthcare expenses must be for services received after the effective date of your FSA election and during the plan year to which it applies.
- 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 OR any age and is permanently and totally disabled whom you are entitled to claim as dependent on your federal tax return. In addition, your child under the age of 27 may also be allowed to use your FSA dollars, if this feature is part of your plan.
- All expenses must be for services received, not for services to be provided in the future. In addition, the expenses cannot have been reimbursed and must not be reimbursable by insurance or any other source.
- You cannot claim the same expenses as a deduction on your annual income-tax return.

Dependent day care expense tips

- You and your spouse, if married must be actively working, seeking employment or a full-time student, in order to get reimbursed for your dependent day care expenses.
- Dependent day care expenses must be for services received after the effective date of your election and during the plan year to which it applies.
- Your expense(s) must be for a qualifying individual which includes a dependent younger than age 13; spouse or dependent who are physically or mentally incapable of self-care and for whom you are entitled to claim as a dependent on your federal tax return.
- Dependent day care services must be provided by an eligible dependent day care provider - a licensed day care facility that complies with applicable state and local laws.
- Dependent day care expenses must be for services received, not for services to be provided in the future.
- Dependent day care expenses can only be reimbursed up to the amount available in your account.
- The annual expense reimbursement may not exceed:
 - the lesser of your earned income;
 - if married; your spouse's earned income;
 - \$5,000 (\$2,500 if married, filing separate income tax returns)
- You must file Form 2441 annually with your individual tax return identifying all your dependent care providers.

Questions?

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