



# Medical/Health Care & Dependent Care Spending Account FAQs

These Frequently Asked Questions are a collective of the most common reasons Spending Account participants contact our Service Center for assistance. It is quite possible the answer to your question is represented here. If not, please do not hesitate to contact the Service Center for specific assistance. Our telephone and email contact information are available at [www.myFlexDollars.com](http://www.myFlexDollars.com).

## What types of expenses are eligible for reimbursement through a Spending Account?

Eligible **Health Care FSA** expenses include any insurance deductibles, medical and prescription copayments that are not covered by your medical plan, as well as vision and dental care expenses.

A more detailed list of eligible/ineligible expenses is available online in the **Quick Links** section at [www.myFlexDollars.com](http://www.myFlexDollars.com).

Eligible **Dependent Care FSA** expenses include those costs you experience when you need to pay for care of a dependent child or adult while you continue working or searching for work. Child care costs are eligible for reimbursement if a child is younger than 13 and you claim the child as a dependent on your federal income tax return. Dependent care costs for mentally and/or physically disabled children are eligible regardless of their age. Costs of care for an adult dependent, including a spouse or a parent can qualify if the adult is physically or mentally disabled.

## Can I be reimbursed from my spending account for the cost of over-the-counter drugs?

The Patient Protection and Affordable Care Act of 2010, better known as health care reform, placed new restrictions on FSA reimbursement for over-the-counter (OTC) drugs and medications, beginning in 2011.

Employees are required to provide a copy of a prescription from a physician in order to obtain reimbursement for these items. Many medical devices and supplies are covered.

## How do I get reimbursed from my spending account?

You have a variety of options when it comes to using and securing your funds:

- 1. Use Benny™ (If applicable)** - The Benny™ Prepaid Benefits Card is a special-purpose Visa® Card that lets you pay for eligible expenses directly from the funds available in your account - no claims to submit!
- 2. Submit Your Claim Online** - Go to [www.myFlexDollars.com](http://www.myFlexDollars.com) and select "File Claims" from the "Accounts" tab. Here you will enter information about your claim. You also have the option of uploading your receipts or faxing them after you submit your claim.
- 3. Fax Your Claim** - Complete a Reimbursement Claim Form and fax it along with your receipts to **1-866-406-0946**. You can obtain a claim form by calling **1-800-307-0230**.

Claims are paid according to the payout calendar posted at [www.myFlexDollars.com](http://www.myFlexDollars.com).

## What information do I need to log into [www.myFlexDollars.com](http://www.myFlexDollars.com)?

Your **username** is your **Social Security Number (without spaces or dashes)**, and your temporary **password** is **dollars**. The website will prompt you to change both your username and password when you log in for the first time. You are only required to change your password, but also have the option of personalizing your username.





## What happens if I don't submit a receipt?

The requirement to submit receipts that can be used to verify eligible expenses is set by the Internal Revenue Service.

If you do not submit receipts, either at the time you submit your claim or upon request, your reimbursement request can be denied or you can disrupt your ability to be reimbursed from your account in the future. The same outcomes can result when you submit incorrect or partial documentation.

## How much can I be reimbursed at one time?

With a Health Care FSA, you can be reimbursed an amount up to the total annual amount you elected regardless of your account balance. You can begin to use all or some of the total amount you elected as soon as the plan year begins.

With a Dependent Care FSA, you will be reimbursed only for dependent care services you have already received.

You will be reimbursed for the lesser of your current account balance or the amount of the claim. If you submit a claim for an amount that exceeds your account balance, you will be reimbursed on a pay-period basis until you have made enough additional contributions to cover the expenses.

## What types of documents can be used to verify eligible expenses?

The types of documents that can be used to verify eligible expenses dependent on the type of spending account:

**Health Care** - You can submit a receipt, written statement or bill from the service provider stating that the eligible medical expense(s) has been incurred and the amount of the expense, or you can submit an Explanation Of Benefits (EOB) from any primary medical and/or dental coverage provider indicating the amount(s) you are obligated to pay. For **pharmacy** claims, send a copy of the receipt from your prescription bag or a print-out from the pharmacy. When submitting any claim, make sure to include the name of the provider, name of patient, date of service and type of service.

**Dependent Care** - You can submit a receipt, written statement or bill from the service provider listing the name of the dependent child(ren) or adult(s), the amount paid, the date(s) of service, the provider's name and the provider's Tax Identification Number or Social Security Number (if available).

## What happens if I have money left in my account at the end of the year?

FSAs are subject to a forfeiture rule, often referred to as "The Use It Or Lose It" rule. What this means is that you risk losing your funds if you do not claim them in time. In order to ensure that all your funds are reimbursed, it is important to remember these key dates:

- 1. Your FSA Plan Year Start Date** - You have from this date until the Final Filing Date to submit a claim for reimbursement from your current year spending account.
- 2. Your Final Service Date** - You have until this date to purchase a product or receive a service and have it reimbursed from your current year spending account.
- 3. Your Final Filing Date** - You have until this date to submit a claim for an eligible expense incurred after your Benefit Effective Date but before your Final Service Date and have it reimbursed from your current year spending account.

Your actual Final Service Date and Final Filing Date are presented within your Accounts summary when you log into [www.myFlexDollars.com](http://www.myFlexDollars.com).

## Can you deposit my reimbursements into my bank account?

Yes. At [www.myFlexDollars.com](http://www.myFlexDollars.com), you can choose your payment method - check or direct deposit. If you select direct deposit, you will be required to provide information about your bank and your bank account (Account Type, Routing Number and Account Number). If you do not select the direct deposit payment method, your payments will be issued to you via check.

### Please Note:

If you currently receive your spending account reimbursements through payroll, the direct deposit option is not available to you.

# Dependent Care Frequently Asked Questions (FAQ)

## What impact does termination of employment have upon a spending account?

In the event of termination, you may not submit any Health Care FSA claims for services incurred after your termination date unless your plan allows you to continue your Health Care FSA benefit through your employer's Benefits Continuation plan (COBRA). If you choose NOT to participate in Benefits Continuation or if Benefits Continuation is not available to you, any funds remaining in your Health Care FSA will be forfeited if you did not incur any eligible expenses prior to termination.

A Dependent Care FSA is impacted by termination differently. You must be actively employed to be eligible to participate in a Dependent Care FSA. As a result, you do not have the option to continue your Dependent Care FSA benefit through COBRA. However, you may still submit claims for expenses you incurred while you were an active employee for up to 90 days after your termination date.

## Is there any way I can have my reimbursement issued directly to my provider?

Yes. When filing your claim online at [www.myFlexDollars.com](http://www.myFlexDollars.com) you have the option of either making the payment to yourself or a provider. If you wish to pay a provider, you will be required to supply common information about the provider (name and address). Please note that you cannot make a payment directly to a provider when you are submitting a paper claim.

## I don't read my "snail mail" as often as my electronic mail. Is there a way for me to get notifications about my account electronically?

Yes. At [www.myFlexDollars.com](http://www.myFlexDollars.com), you have the option of providing your email address. When you do, any notifications about your account will be sent electronically to that address. In addition, you can also sign up to receive text message notifications. These

notifications will be issued via text to the mobile phone number you enter within the corresponding section of [www.myFlexDollars.com](http://www.myFlexDollars.com)

## Am I eligible for the Dependent Tax Credit if I participate in an FSA?

No. When you use pretax dollars to pay for Dependent Care expenses, you cannot take the Dependent Care tax credit.

Tax law reduces dollar-for-dollar the expenses eligible for the end-of-year tax credit by the amount of expenses funded through an FSA. This means that if the amount you place in the Dependent Care FSA exceeds the maximum expenses used to figure the tax credit (\$3,000 for one child and \$6,000 for two or more), you may not use the tax credit. The same holds true for expenses over your tax credit maximum if not funded through the Dependent Care FSA.

## Can funds be transferred from one FSA to another?

FSA funds CANNOT be transferred from one account to another (for example, you may not move funds from your Health Care FSA to your Dependent Care FSA).



Flexible Spending Account (FSA) Administrator  
1-800-307-0230