



FSA Quick Reference Guide

A PLAN THAT PUTS MORE MONEY IN YOUR POCKET

If you find yourself spending money out of pocket on medical expenses or dependent care expenses, participating in a Flexible Spending Account (FSA) can make these costs more affordable.

With an FSA, you elect to have a specified amount of money deducted from your paycheck (on a pre-tax basis) each pay period, meaning less of your hard-earned income is subject to tax. The example to the right demonstrates how you can increase your take-home pay with an FSA (if you were to elect a \$250 annual pre-tax deduction).

TYPES OF FLEXIBLE SAVINGS ACCOUNTS

HEALTH FSA

Health FSAs are one of the most popular benefit plans offered by employers because they provide employees with a practical way to pay for everyday, routine medical expenses such as copays, deductibles, and vision care. Another big advantage - employee contributions are available on the first day of the plan year.

The annual limits for health FSAs are currently set by the employer. However, the health care reform law currently imposes a \$2,600 cap on annual salary reduction contributions to health FSAs offered under cafeteria plans.

Please note: Effective January 1, 2011, no over-the-counter medicine or drug (with the exception of insulin) may be reimbursed by a health FSA without a legal prescription.

DEPENDENT CARE FSA

Similar to an FSA, a Dependent Care FSA (DCA) is an account that can be used by employees to pay for the daily care of an eligible child or adult dependent, so long as the dependent care service allows the employee and his or her spouse to be employed. Typical DCA expenses are those incurred to have a babysitter or day-care provider take care of an employee's child (under the age of 13) while the employee and spouse are at work, or to take care of a spouse or other adult dependent who lives with the employee and is incapable of self-care.

The annual contribution limit for Dependent Care FSAs is the smallest of the following amounts: (1) \$5,000 for married individuals filing a joint return or for unmarried individuals; (2) \$2,500 for married individuals filing separately; (3) the employee's earned income; or (4) the spouse's earned income, if the employee is married at the end of the taxable year. All limits are based on the employee's taxable calendar year.

Without this Plan

Gross Pay (annual)	\$ 30,000
Tax Deductions (@25%)	\$ 7,500
Total Take-Home Pay	\$ 22,500
• Unreimbursed Expenses	\$ 1,000
Total Take-Home Pay	\$ 21,500

With this Plan

Gross Pay (annual)	\$ 30,000
Tax Deductions (@25%)	\$ 7,250
Total Take-Home Pay	\$ 22,750
• Unreimbursed Expenses	\$ 1,000
Total Take-Home Pay	\$ 21,750

Result: \$250 increase in take-home pay

IMPORTANT QUESTIONS ANSWERED

WHAT HAPPENS TO UNUSED FUNDS AT THE END OF THE PLAN YEAR?

The IRS allows employers to select one of two choices to address any unused funds at the end of the plan year: A Grace Period or Rollover.

A Grace Period is a 2.5-month period following the end of a plan year during which remaining funds can be used to pay for eligible expenses. In other words, employees may be permitted to submit eligible expenses incurred during the grace period and be reimbursed from unused funds remaining at the end of the plan year. Employers can also allow a maximum rollover of up to \$500 for use in the following plan year. Please note that some employers may choose to opt out of both options. Log in to the MyAmeriflex Portal to determine whether or not a grace period or rollover is offered by your employer.

WHAT IF I WANT TO MAKE A CHANGE TO MY ELECTION?

A cafeteria plan must provide that employee elections are irrevocable and cannot be changed during the plan year. However, most employers allow employees to change their elections during the year if the employee experiences an event that falls under one of several exceptions allowed by the IRS (called "permitted change in elections events"). Specifically, an employer can design the cafeteria plan to permit an employee to change his or her election during the year if the employee experiences one of the permitted election change events. Please refer to your plan documents for any permitted election change events.

WILL ENROLLING FOR AN FSA IMPACT MY SOCIAL SECURITY BENEFITS?

Any reductions in your taxable income may also lead to a reduction in your Social Security benefits; however, for most employees, the reduction in Social Security benefits is insignificant when compared to the value of paying lower taxes.

DEPENDENT CARE TAX CREDIT VS. DEPENDENT CARE FSA

If you participate in a DCA, you cannot claim credits on your income tax return for the same expenses. Also, any amount reimbursed under this plan will reduce the amount of other dependent care expenses that you can claim for purposes of tax credits. Before you participate, you should evaluate whether the federal income tax credit will save you more money than the DCA. The relative tax advantages of each option, as well as the possible impact on your tax liability and your ability to take advantage of the Earned Income Tax Credit, may depend on the option you choose and your personal tax situation. If you are unsure about which option to choose, you should consult your tax or financial advisor.

HOW DO I FILE A CLAIM?

Filing a claim is a breeze with our MyAmeriflex Mobile App and/or MyAmeriflex Portal! After you register your account online at myameriflex.com, and you can request reimbursement, sign up for direct deposit, upload receipts, and pay a provider directly. Additional options such as email, mail, and fax are available.

For more information please visit myameriflex.com

Visit the FSA Store at: FSASStore.com/AMQRG



MYAMERIFLEX CARD

The MyAmeriflex Card is a debit card that provides you with instant access to your FSA funds. When your card is swiped by an eligible merchant or provider, the system qualifies the expense to ensure that the expense and provider are eligible under your plan. It is important to remember that back-up documentation may be required to qualify an expense, so please be sure to save all of your receipts.



What is the Ameriflex Convenience Card?

Your Ameriflex Convenience Card provides you with easy access to the funds in your employee benefit accounts. Depending on the types of benefit accounts offered by your employer, you may be able to use your card to access funds from a:

- Flexible Spending Account (FSA)
 - Healthcare FSA
 - Dependent Care Reimbursement Account
 - Commuter Reimbursement Account
- Health Reimbursement Account (HRA)
- Health Savings Account (HSA)

How do I use my Ameriflex Convenience Card?

The Ameriflex Convenience Card works just like a regular debit card, with three important differences.

First: Its use is limited to specific merchants, based on the benefit account you have selected, and to those expenses that are deemed eligible by your plan. **Second:** You cannot use your Ameriflex Convenience Card at an ATM or to obtain “cash back” when making a purchase. **Third:** You have the option to set up a Personal Identification Number (PIN) to be used with your Ameriflex Convenience Card, but you can also pay for eligible expenses via signature transaction (no PIN required). If you opt not to set up a PIN for your card, and a merchant or provider asks you for one, simply explain that your card doesn’t have one, select “CREDIT” at the payment terminal, and sign for your transaction.

What expenses are eligible?

You can only use your Ameriflex Convenience Card to pay for expenses that are deemed eligible by your plan. The types of expenses that are eligible depend on your particular benefits plan. Eligible expenses may include:

- Medical deductibles and co-payments
- Eye exams, contact lenses/solutions, and glasses
- Prescription drugs
- Orthodontia or other dental care



- Certain over-the-counter (OTC) products, including over-the-counter medicines and drugs if you have a prescription
- And much more!

To access a database of eligible expenses, visit myameriflex.com and log in to your online Ameriflex account (keep reading for information on how to set up your online account).

What is not eligible?

Since these employee benefit accounts are governed by the IRS and your plan documents, you are responsible for how the funds in your account are spent. If you are unsure as to the eligibility of a particular product or service, you can contact Ameriflex by visiting the Member Services Center at myameriflex.com or by calling 888.868.FLEX (3539).

What OTC items are eligible expenses?

Over-the-counter products are generally considered eligible expenses if they are for “medical care.” The IRS Code defines medical care products as those products that are for the diagnosis, cure, or treatment of disease, and for treatments affecting any part or function of the body. For example, Band-Aids are considered eligible expenses because they are for medical care, but vitamins are generally not eligible because they are for preventive care.

**NOTE REGARDING OTC MEDICINES AND DRUGS:**

Health care reform law mandates that expenses incurred for OTC "medicines and drugs" (with the exception of insulin) will only be eligible for reimbursement under a health FSA or HRA if you have a prescription. OTC medicines and drugs include (but are not limited to) allergy and sinus medications; cough, cold, and flu medications; digestive aids; pain relievers; sleep aids; and stomach remedies. To purchase an OTC medicine or drug with your health care debit card, simply have the pharmacy counter process your OTC medicine or drug as a prescription by providing them with the prescription. This will allow you to use your Ameriflex Convenience Card rather than having to pay out of pocket and submit a manual request for reimbursement.

What if I accidentally use my card to pay for an ineligible expense?

Typically, if you attempt to use your Ameriflex Convenience Card to pay for a non-eligible item, the transaction will not go through. If, however, the transaction does go through, don't be concerned. Simply contact Ameriflex Member Services as soon as you become aware of the mistake and we will tell you how to reimburse your account for the ineligible item.

Can I manage my account online?

Yes! You can create an online account through the Ameriflex Convenience Portal that will enable you to view your account balance, view account transactions, access forms and documents, and more. To get started, myameriflex.com, click on the "Member" tab, and then click on "Member Portal Login." Follow the instructions on the next screen to set up your account. It's important to keep track of your account balance: if you attempt to charge more than the available balance in your account, your transaction will be denied. On the go? For automated balance and transaction information call our toll-free line at 888.868.FLEX (3539) 24 hours a day, 7 days a week. For your convenience, this number is also printed on the back of your card.

**Do I need to keep my receipts?**

Possibly—so please save all of your itemized receipts! For some expenses, Ameriflex may have to request additional information, including copies of your receipts or explanations of benefits (EOBs) provided by your insurance carrier, to verify eligibility of the expense and to comply with IRS rules.

What if I lose my Ameriflex Convenience Card?

If your card is lost or stolen, you can request an additional card online, or contact Ameriflex Member Services by visiting myameriflex.com or calling 888.868.3539.

Can I submit a manual claim?

Yes. If you forget to use your card to pay for an eligible expense, or if you prefer to submit a claim manually, you can request reimbursement online through the Ameriflex Convenience Portal (and sign up for direct deposit to expedite your claim); or pay a provider directly. You can also download a claim form at myameriflex.com and fax, mail, or email your claim to Ameriflex.

How do I start using my Ameriflex Convenience Card?

Getting started is easy!

1. Read the enclosed Cardholder Agreement.
2. Sign the back of your card to indicate that you understand and accept the terms of this Agreement.
3. Use the card to pay for eligible products and services.
4. Be sure to save your receipts or explanations of benefits (EOBs) as proof that funds were used to pay for eligible expenses!

TIP: Your Ameriflex Convenience Card is good for up to three years, so hang on to it! Even if you use up all the funds in your account, you will still be able to use the same card again next year if you re-enroll in this plan.

Online Account Instructions

How to Access Your Ameriflex Account:

Go to myameriflex.com and click "Login In To Your Account" from the upper right-hand corner. Select "Participants" from the drop-down menu.

How to Register Your Ameriflex Account:

On the left-hand side of the main login screen, click on the link that reads "New User? Please click here to create a username and password."

1. **As the primary account holder, enter your personal information.**

- Choose a unique User ID and create a password (*if you are told that your username is invalid or already taken, you must select another*).
- Enter your first and last name.
- Enter your email address.
- Enter your Employee ID, which in most cases, will be the account holder's Social Security Number (*no dashes or spaces needed*).

2. **Choose your Ameriflex Registration ID.**

- Card Number: Enter your MyAmeriflex Card number without spaces or dashes.
- Employer Code (*AMF Code*): This can be obtained by calling the Ameriflex Participant Services team.

3. **Check the box if you accept the terms of use.**

4. **Last, you must complete your Secure Authentication setup.** Implemented to protect your privacy and help us prevent fraudulent activity, setup is quick and easy. Click "Begin Setup Now" to start and follow these simple steps to complete your online account registration:

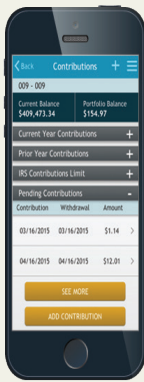
- ✓ **Step 1:** Select a Security Question option, and type in a corresponding answer.
- ✓ **Step 2:** Repeat for the following three Security Questions, then click "Continue Setup."
- ✓ **Step 3:** Review your questions and answers thoroughly before clicking "Submit Setup Information."

5. **The registration process is complete!** Should you receive an information error message that does not easily guide you through the information correction process, please feel free to contact our Participant Services team at 888.868.FLEX (3539).

Want to manage your account on the go?

Download the MyAmeriflex mobile app, available through the [App Store](#) or [Google Play](#).

Your credentials for MyAmeriflex and the MyAmeriflex Mobile App are the same; there is no need for separate login information!



Introducing the MyAmeriflex Mobile App

GET STARTED. TAKE CONTROL OF YOUR ACCOUNTS RIGHT NOW.

The MyAmeriflex Mobile App is a valuable new feature of our flexible benefit offering that gives members immediate access to their flexible spending accounts on-the-go, anytime. Put the convenience of the MyAmeriflex Portal at your fingertips!

MEMBER: KEY FEATURES

- View balance information.
- View recent transactions.
- Submit claims for reimbursement! Simply take a photo of your EOB/receipt and upload directly from your phone or tablet.
- View email alerts.
- Complete substantiation requests.

Enjoy total security and peace of mind knowing that we are protecting your account data.

MyAmeriflex Mobile App available for FREE through the App Store and Google Play!

ADDITIONAL SELF-SERVICE FEATURES*:

- Ability to edit/update billing address
- Report lost/stolen card
- Order replacement card
- Ability to attach provider name to newly submitted claims
- Pay provider directly from app

* Please note these additional features subject to your HR department's preferences.

WE'RE HERE TO HELP.

If you have any questions or concerns, please feel free to contact the Ameriflex Member Services team via live chat at myameriflex.com or at 888.868.FLEX (3539).

Ameriflex is recognized for award-winning service and technology innovation. To learn more about our commitment to exceeding industry standards, visit myameriflex.com/awards.

