

YOUR FSA BENEFIT (PAIRED WITH PPO)

Flexible Spending Accounts



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

Annual FSA Contribution Maximum	\$2,650
Annual Dependent Care FSA Contribution Maximum	\$5,000

NOTE: \$500 benefit carryover if enrolling in 2019-2020 plan



Easily Access All of Your Benefits

The HRPro debit card provides easy convenience and 24/7 access.



The Convenient Way to Pay!

The benefits debit card lets you easily access all of your benefits. Participants in tax-advantaged benefit accounts can pay for eligible products and services with their benefits debit card. Payments are automatically withdrawn from your benefit account, so there are no out-of-pocket costs and many purchases won't require receipt submission. One card can access all of your benefit accounts!

Real-time access to your benefit account funds – real world convenience!

Your benefits debit card provides immediate access to your benefit funds to pay for qualified expenses without having to pay anything out-of-pocket. Most major pharmacy chains have a point-of-sale system in place that auto substantiates eligible items at the register. Swipe your benefits debit card to subtract the eligible items from your total, then offer a second form of payment for any ineligible items that remain. Receipts should be retained and may need to be submitted upon request.

Advantages of the Card

- No out-of-pocket expenditures
- No waiting for reimbursement
- Convenient access to funds reduces end-of-year forfeitures
- Single card for multiple accounts

If you were previously enrolled in an FSA, you will keep the same card, and HR Pro will reload it on July 1st. Make sure to keep all receipts for your records and in case of an IRS inquiry.

**You can check your current card balance at:
hrpro.biz or hrpro.navigatorsuite.com/login**



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.biz or 800-989-8776.



Your Healthcare Finances are at Your Fingertips with the HRPro Mobile App

The HRPro mobile app provides ultimate convenience and 24/7 access directly from your tablet or mobile device.



Features



Ask Emma – the industry's first voice-activated intelligent assistant that provides answers to questions you may have about your benefit account



Access accounts – check balances, view transaction history, and more



Manage claims – submit new claims, upload receipts, and check claims status



Track and pay expenses – track medical claims and other expenses, plus pay bills electronically



Access cards – manage card details, access your PIN, and initiate card replacement for lost or stolen cards



Receive alerts – view important account messages



Update your profile – update personal information, including your email and mobile phone

