



An Employee's Guide

Health Flexible Spending Accounts

What is a Health 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!

What are the benefits of an FSA?

With an HRPro FSA, you can save on a wide variety of everyday medical, dental, vision and other expenses. It's a **TAX BREAK** that is simple to use. Your contributions to your FSA are taken out **BEFORE** taxes and that's how you save – you do not pay taxes on your FSA contributions!

An employee making \$40K salary, with a \$2,000 contribution and 30% tax rate can have a net savings of almost \$600 per year!

One of the best perks of an FSA is that your funds are available at the start of the plan year. That means, if you have expenses at the start of the year, you don't have to wait until all contributions have been made to use your funds. You can use FSA immediately to help cover costs.

You can also use your funds to cover the costs of your spouse, dependents and adult children (through the age of 26).



Use 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



Frequently Asked Questions

How Much Can I Contribute?

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

What should I consider when deciding how much to deposit into the Health Care Reimbursement Account?

Consider how much you have spent in the past year for expenses not covered by a health benefit plan. Also, consider the medical plan option in which you will enroll. If your option contains an annual deductible and coinsurance feature, direct a portion of your earning into the Reimbursement Account so you can be reimbursed for these expenses with tax-free dollars.

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.

Is there a deadline for filing Health Care Reimbursement claims

Yes. You may file claims incurred in the current plan year as late as your run-out period (please see your Summary Plan Description).

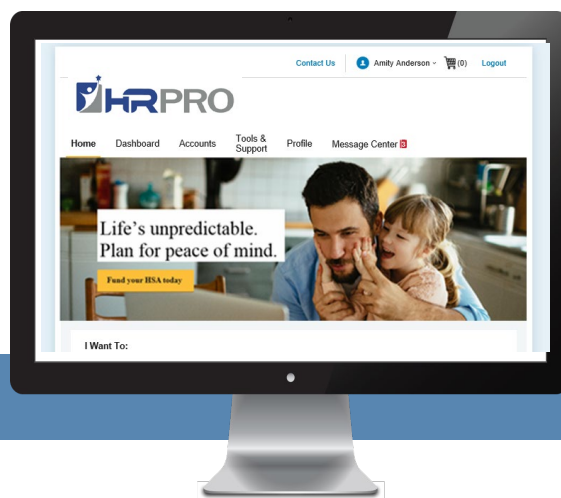
How Do I Login/Register To The Participant Portal?

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.

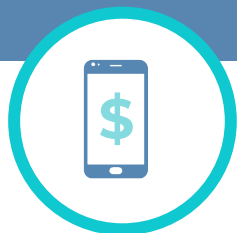


Value-add services and offers – to help you get the most value from your healthcare dollars



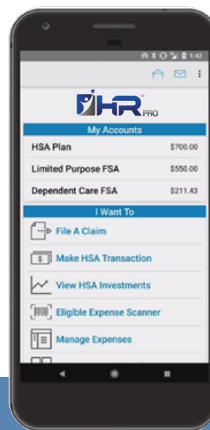
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Managing Your Health Benefits on the Go with the HRPro Mobile App

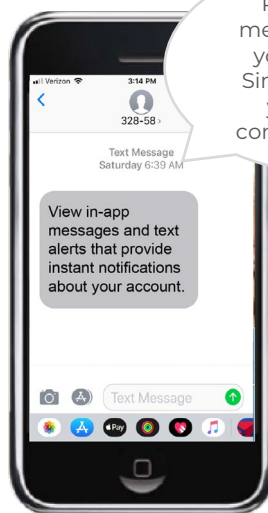
Want a simple, easy way to check your healthcare account balances and submit receipts from anywhere? The HRPro Mobile App lets you securely access your health benefit accounts with a touch of a finger.



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
- Use 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!



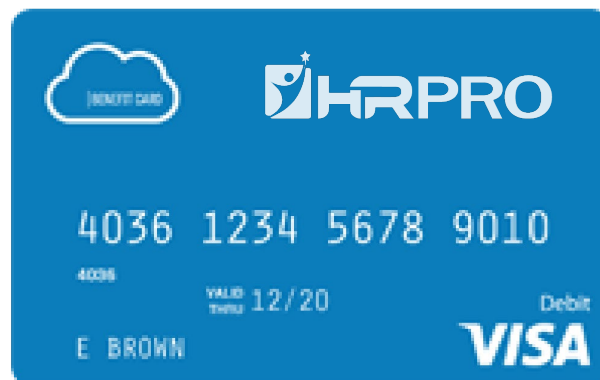
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Easily Access All of Your Benefits

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