



## An Employee's Guide

# Health Flexible Spending Accounts and Dependent Care 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 is a Dependent Care Flexible Spending Account?

A Dependent Care FSA (DCFSA) is a pre-tax benefit account used to pay for eligible dependent care services, such as preschool, summer day camp, before or after school programs, and child or adult daycare. It's a smart, simple way to save money while taking care of your loved ones so that you can continue to work.



### 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 childcare



## Frequently Asked Questions

### 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.

### 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 and Dependent 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).

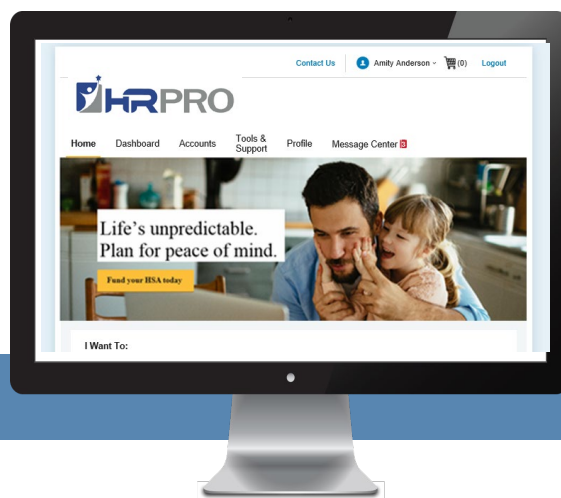
### How Do I Login/Register To The Participant Portal?

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](mailto: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.

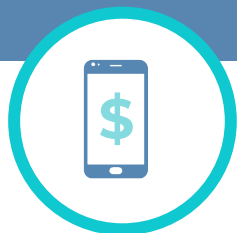


**Communication when you need it** – manage your preferences, with notifications and text alerts.



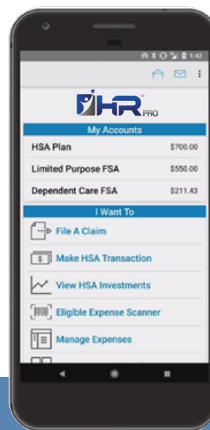
**Value-add services and offers** – to help you get the most value from your healthcare dollars





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

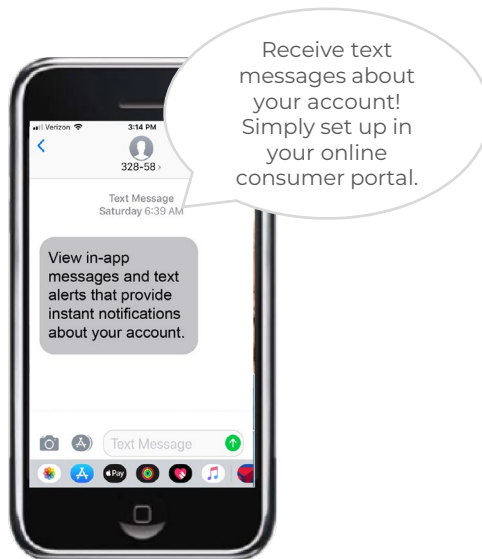
Want a simple, easy way to check your healthcare account balances and submit receipts from anywhere? The HRPro Mobile App lets you securely access your health benefit accounts with a touch of a finger.



### 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:

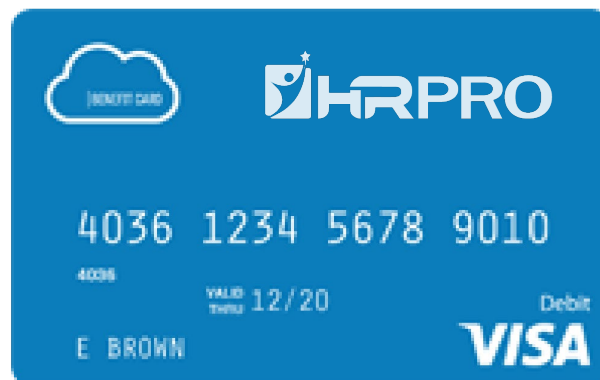
- Real-time access
- Fingerprint quick login
- Check available balances and account
- Summarizes of account information
- **Messages and text alerts**
- Link to an external web pages
- Retrieve lost usernames or passwords
- Use your device of choice – including Apple® and Android™-powered smartphones
- 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!





## 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