



Connect *Your Care*



Flexible Spending Account (FSA) Information

Who We Are

ConnectYourCare is your health care account administrator, offering the most advanced and user-friendly account solution.

- Online and mobile account access
- Health education tools
- Payment card
- Easy access to funds
- 24x7 live customer support



What is an FSA?

A **Health Care Flexible Spending Account (FSA)** is an account that allows you to use pre-tax dollars to pay for qualified health care expenses.

A **Dependent Care FSA** is a welcome money saver for today's working parents, allowing you to set aside pre-tax money for eligible dependent day care expenses so you can work.

Account Advantages

- Tax savings
- Multiple uses
- Easy to access
- Mobile and online access
- 24x7 live customer support

FSAs can help your budget go further by using pre-tax funds for everyday expenses.

Why Enroll? Savings Savings Savings!

How it works: Assume “Melissa” earns \$35,000 a year and has \$1,500 in eligible expenses.

	With FSA	No FSA
Annual Pay	\$35,000	\$35,000
Pre-tax FSA Contribution	-\$1,500	घट्टन
Taxable Income	=\$33,500	=\$35,000
Federal income and Social Security Taxes	-\$7,362	-\$7,852
After-tax dollars spent on eligible expenses	घट्टन	-\$1,500
Spendable income	=\$26,138	=\$25,648
Melissa’s Tax Savings	\$490	\$0

*Sample tax savings for a single taxpayer with no dependents; actual savings will vary based on your individual tax situation. Consult a tax professional for more information. This FSA Savings calculator was created by ConnectYourCare to be illustrative of typical results of typical participants in similar type benefits programs. The accuracy of the results are predicated upon the input provided by the user, and as such, ConnectYourCare disclaims the accuracy of any results shown. This calculator is intended merely as a planning tool and is not meant as tax or investment advice. Before taking any action based upon the results provided, please consult with a tax consultant or expert. - See more at: www.connectyourcare.com

How does a Health Care FSA work?

A Health Care Flexible Spending Account is a tax-advantaged account that allows you to use pre-tax dollars to pay for out-of-pocket qualified **medical** expenses.

Contributions

- You decide how much to contribute to your account up to the IRS limit.
- Maximum annual contributions for Health FSA: \$2,700
- Contributions are tax free and processed through payroll

Using Your Account

- Use the funds for your qualified medical expenses or those of your spouse or your eligible dependents
- Total funds for the year are available when your plan becomes effective (even if you have not contributed that amount yet)

Funds Expiration

Funds Forfeiture

- Unused amounts at year-end are NOT rolled over to the next plan year
- Take advantage of CYC's partnership with the FSA Store!

https://fsastore.com/?a_aid=5792585c79c08&a_utm_source=ConnectYourCare&utm_medium=TPA+public+link&utm_campaign=TPA+Partner

- Plan wisely!



Examples of Qualified Medical Expenses

- Acupuncture
- Ambulance
- Artificial limb
- Birth control pills
- Blood pressure monitoring
- Breast pumps
- Chiropractic care
- Contact lenses
- Dental treatment
- Dentures
- Diagnostic services
- Drug addiction treatment
- Eye exam
- Eye glasses
- Family planning items
- Fertility treatment
- Flu shot
- Hearing aids
- Hospital services
- Immunization
- Insulin and diabetic supplies
- Laboratory fees
- Laser eye surgery
- Medical testing devices
- Nursing services
- Orthodontia (not for cosmetic reasons)
- Over-the-counter (OTC) treatments – products containing medicine require prescription
- Physical exam
- Physical therapy
- Prescription drugs
- Psychiatric care
- Surgery
- Sunscreen
- Wheelchair, walkers, crutches and canes





Connect *Your Care*

Dependent Care FSA (DCAP) Information



What is a Dependent Care FSA (DCAP)?

A Dependent Care FSA is a tax-advantaged account that allows you to use pre-tax dollars to pay for eligible child and elder care while you work.

Contributions

- You may contribute up to \$5,000 to your account (\$5,000 per calendar year if single or married filing jointly, \$2,500 if married filing separately)
- Contributions are tax free

Using Your Account

- Use the funds for child or dependent care while you are at work – typical expenses include day care, before and after school care
- Funds become available for use as you contribute them

Funds Forfeiture

- Unused amounts at year-end are NOT rolled over to the next plan year



Eligibility Requirements

To be reimbursed through your DCAP for child and dependent day care services, you must meet the following conditions:

- You must have incurred the expenses in order for you and your spouse, if married, to work or look for work, unless your spouse was either a full-time student or was physically or mentally incapable of self-care.
- You cannot have made the care payments to someone you can claim as your dependent on your federal tax return or to your child who is under age 19.
- You and your spouse must maintain a home that you live in for more than half the year with the qualifying child or dependent.

Qualified DCAP Expenses

Expenses for dependent care provided during working hours:

- Before school or after school care (other than tuition expenses)
- Licensed day care centers
- Nursery schools or pre-schools
- Placement fees for dependent care providers, such as au pairs
- Child care at a day camp, nursery school, or by a private sitter
- Summer or holiday day camps
- Late pick-up fees
- Custodial care for dependent adults
- Care of an incapacitated adult who lives with you at least 8 hours a day





Easy Access to
Your Account

Online Participant Portal

Online access to:

- Account balances
- Transaction history
- Reimbursement requests
- Pay your provider
- Update personal information
- Health education and wellness tools
- FAQs, guides and tips



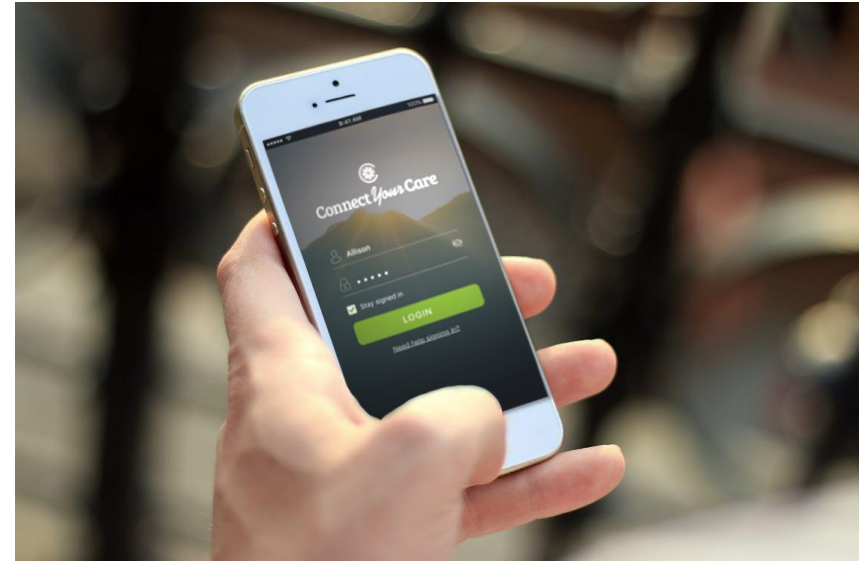
Mobile Solutions

- **Mobile App**

- Available for Android and iOS devices
- Account balance, alerts and transaction history
- New payment requests
- Tap to call Customer Service
- Upload claim documentation with your device's camera

- **Mobile Alerts and Texting**

- Request and receive account information and alerts via text message
- Sign up for this feature through your online account



Payment Card for Health FSA

Easiest way to pay!

- Accepted at qualified care locations
- Pay for qualified health care expenses, deducts from your FSA
- No need to pay upfront and wait for reimbursement
- Multiple CYC accounts are accessible with the same card (if offered by your employer)



Payment Requests

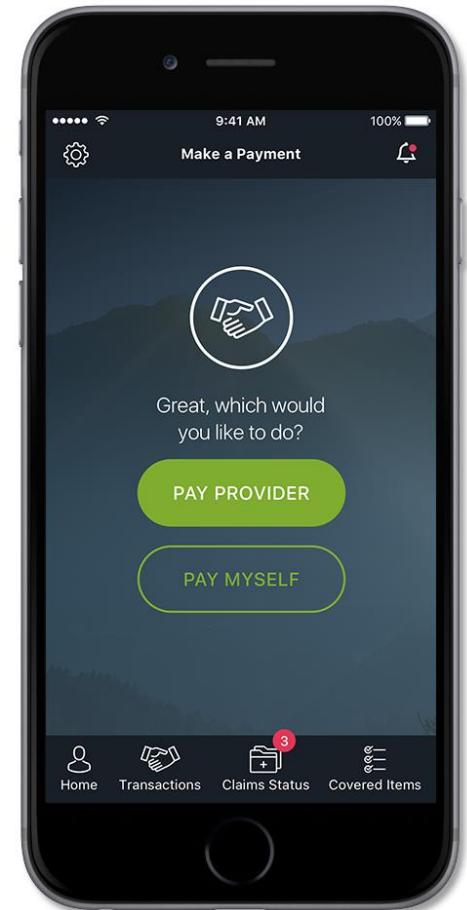
1. Request payment directly to your provider.

- Enter a payment request online or on the mobile app.
- Payment will be sent directly to your provider.

2. Pay with personal funds and request reimbursement.

- Pay for a qualified expense using personal funds
- Enter your claim online or using the mobile app
- Upload documentation online or with mobile app
- Receive reimbursement via check or direct deposit

Tip: Set up direct deposit for faster reimbursements!



Documentation Overview

- IRS requires all charges to be verified as an eligible expense
- Some expenses are verified automatically, all others require documentation
- Payment card may be suspended if documentation is not submitted
- Documentation must include **5 key pieces** of information:
 1. **Who** - Name of the patient
 2. **What** - Description of the service
 3. **When** - Date the service was provided
 4. **Where** - Name of the service provider
 5. **How Much** - Amount/cost of the item or service required

Tip: Your health plan EOB typically contains all the required information!

Submitting Documentation

- **Mobile upload** – Snap a picture with your phone – *the easiest way to submit documentation*
- **Online upload** – Quickly and easily upload a scanned image
- **Fax** – Print out a cover form from your online account. Each bar-coded claim form is unique, be sure to use the one designated for that claim.
- **Postal mail** – Print out a cover form from your online account mail it along with a copy of documentation.

Customer Service Always Available

Best-in-class service to participant through multiple channels

- **Live Customer Assistance**
 - Available 24/7, 365 days a year
 - Detailed questions or personal assistance
 - Trained in adjudication and call assistance
- **Automated Phone Assistance**
 - Account information
 - User name reminder or password reset
- **Online Portal, Mobile App, Mobile Browser and Mobile Alerts**
 - Real-time account balances and transaction information



Frequently Asked Questions

How will I be able to access my account funds?

You will receive a payment card to access your Health FSA funds. For DCAP expenses and charges not using your payment card, you can also pay for eligible expenses with any other form of payment and request reimbursement from your account.

When can I request reimbursement from my account?

You have access to the account when your plan becomes effective.

How will I know if I need to submit documentation to CYC for substantiation?

If documentation is needed, you will be notified by email or letter. You can also your account online or on the mobile app.

What if I don't submit documentation?

You must provide documentation within the time requested, or the transaction will be deemed ineligible, and you will be required to refund the amount of the transaction. If you fail to submit required documentation, your payment card will be deactivated. If you fail to reimburse the account, the amount of the ineligible expenses may be added to your W-2 or withheld from your pay.