



**Montgomery County Benefit  
Meeting 2016**

*Understanding Your  
Flexible Spending Account*

## KEY INFORMATION

### Plan Year:

**October 1, 2016 – September 30, 2017**

\$500 rollover:

**Account balances of \$500 or less at the end of the plan year may be rolled over into the new plan year (10/2017 – 9/2018)**

Run-Out period for filing claims:

**90 days from September 30th**

Available Accounts:

**Healthcare Reimbursement (HC FSA)**

**Dependent Care Reimbursement (DC FSA)**

**Health Reimbursement Arrangement (HRA)**

**Limited Purpose HC FSA**

**Limited Purpose HRA**

## Benefits Card

FSA Medical/Dependent Care  
on ONE Card

Cards valid for 3 years

## FBA Customer Service

Contact Us at 800-437-3539  
Monday-Friday 8:30a-5:00p EST  
Email: [flexdivision@flex-admin.com](mailto:flexdivision@flex-admin.com)

# HealthCare Eligible Items

- Fees/Co-pays/Deductibles
- Prescription Drugs
- Glasses/Contacts/Contact Lens Supply
- Diabetic Supplies
- Orthodontic Expenses
- Fertility Treatments
- Chiropractic Expenses
- Mileage to your medical appointments



The Healthcare Maximum for  
the 2016-2017 plan year is

**\$2,550**

# Dependent Care Eligible Items

- Babysitters or Nannies
- Licensed day care centers
- Private Preschools
- Before and after school care
- Summer Day Camp
- Day care for elderly or disabled dependent



**The Dependent  
Care Annual  
Maximum is \$5,000**



## Health Reimbursement Arrangement

- In order to participate in the Health Reimbursement Arrangement, or HRA, you must be eligible for the medical plan
- HRA account limits are based on your insurance coverage, and pro-rated for new hires
- Low dental plan coverage will have additional HRA fund eligibility

# Qualified HRA Expenses

- Co-payments
- Co-insurance
- Deductibles

*A more detailed expense listing is available on [www.irs.gov](http://www.irs.gov)*



Your HRA will roll over each year, up to \$25,000

# Submitting for Reimbursement of Manual Claims

## Follow These Easy Steps

1. Gather your documentation for eligible expenses.
2. Complete the appropriate Claim Form.
3. Submit your Form and documentation to FBA as instructed on the form.

### Documentation Must Include:

- Date of Service
- Provider Name/Patients Name
- Amount Charged
- Nature of the Expense

The image shows two overlapping claim forms from FlexibleBenefit Administrators. The top form is the 'FSA Dependent Care Reimbursement Claim Form' and the bottom form is the 'FSA Medical Reimbursement Claim Form'. Both forms include sections for 'How to File', 'Account Holder Information', and 'Claims For Out-Of-Pocket Expense'. The 'Claims For Out-Of-Pocket Expense' section contains a table with columns for 'Person treated and Relationship', 'Type of Eligible Expense', 'Date of Treatment', and 'Amount of Expense'. Below the table, there is a 'Total \$' field and a signature line for the employee. The forms also include a 'Print Form' button and contact information for FlexibleBenefit Administrators.

# FBA Debit MasterCard

## Convenience Features

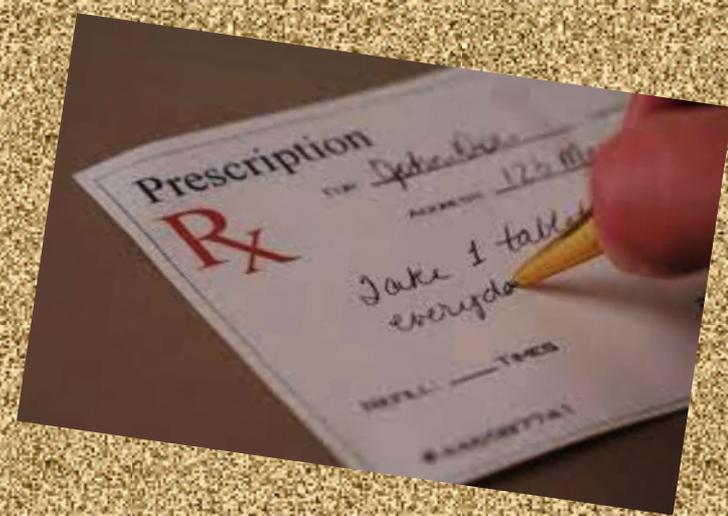
- Cards are ordered at time of enrollment.
- Works like a pre-paid credit card; no pin number required.
- Your card will be activated upon the first swipe.
- Additional cards are available for your spouse and dependents over age 18.
- Monitor your account balance, transaction history at [www.mywealthcareonline.com/fba](http://www.mywealthcareonline.com/fba).
- Your Healthcare account is pre-funded with your annual election on the card.
- Your dependent care account is funded as payroll deposits are taken.



Please visit  
[www.sig-is.org](http://www.sig-is.org)  
for a list of  
IIAS Merchants

# Auto-Substantiation Features

## For Benefits Card Transactions



### 1. Recurring Expenses (allergist, chiropractic)

- FBA will not request repeat documentation once audited the first time. Expenses must match the exact same amount each time you visit the provider.

### 2. Mail Order Prescriptions

- FBA will not request documentation.

### 3. Orthodontic Contracts

- Submit a copy of the orthodontic contract in order for FBA to note this expense as recurring; then no additional requests will be generated.

# Quick Tips!

## ✓ Claims/Substantiation Requests:

Remember to file your claims with a completed claim form and to respond to all requests for card substantiation. Please allow 2-3 business days for the processing of your submitted claims once they have been received.

## ✓ Weekly Reimbursements:

Direct Deposit reimbursements are available within 1-2 business days after processing.

## ✓ Direct Deposit

Sign-up for **free** direct deposit by submitting your banking information and a voided check with our Direct Deposit Form

**FlexibleBenefit ADMINISTRATORS** **Direct Deposit Form**

We are not an FSA administrator. Please complete this form if you are a new FSA participant or if your bank account information has changed in the past year. You don't need to complete this form if you had direct deposit in the last year and your bank account information hasn't changed.

**Employee Information**

Employee Name: \_\_\_\_\_ Social Security # or Employee ID: \_\_\_\_\_  
Home Telephone: \_\_\_\_\_ Alternate Telephone (work/cell): \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Email: \_\_\_\_\_ Name of Employer: \_\_\_\_\_  
Help us go green! If provided, we will use your email as our primary method of contact.

**Bank Account Information**

Bank Name: \_\_\_\_\_  Checking Account\*  Savings Account\*\*  
Bank Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Name on the Account: \_\_\_\_\_  
Routing Number: \_\_\_\_\_  
Account Number: \_\_\_\_\_  
\*Please provide a voided check, we will not process without a voided check.  
\*\*Please provide a copy of your Savings account deposit slip.

**Authorization**

I authorize reimbursements from my Section 125 FSA, Dependent FSA, Individual Health Premium, Limited Purpose FSA, or my Section 105 Health Reimbursement Arrangement to be sent to the financial institution named above to be deposited in the designated account.  
In the event funds are deposited erroneously into my account, I authorize my Section 125/105/132 administrator to debit my account(s) not to exceed the original amount of the credit.  
I also understand that all direct deposits are made through the automated clearing house (ACH), and that funds availability is subject to the terms and variations of the ACH as well as my financial institution.  
The IRS regulations state four conditions: 1) Any expenses you incur must be within the plan year, 2) Any expenses you incur must not be covered by any other source, such as insurance, 3) You must provide proper documentation to receive payment, 4) You cannot change or revoke your elections during the plan year unless there is a specific change in status and your employer allows such changes. Please see the Summary Plan Description for details.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Please fax, email, or mail completed form with a voided check to:  
Fax: 757-431-1155 Email: FlexDivision@flex-admin.com  
Flexible Benefit Administrators, Inc. P.O. Box 8188, Virginia Beach, VA 23450  
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# FSASore.com Partnership

- ✓ Shop for FSA Eligible products online
- ✓ Search for FSA Eligible Services in your area
- ✓ Use your FBA Debit card for your purchases
- Rx Online Pharmacy
- ✓ Free shipping for orders over \$50
- ✓ 24/7 customer support





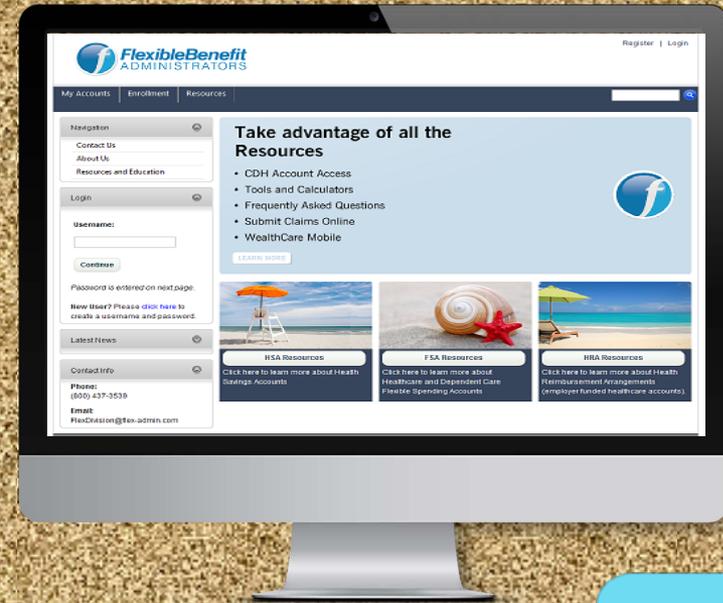
*How to Access Your  
Flexible Spending Account*

# Your Self-Service Technology

[www.mywealthcareonline.com/fba](http://www.mywealthcareonline.com/fba)

**Downloadable App for iPhone,  
Android Smartphones and Tablets**

- Sign-up for email/text messages
- FSA Calculator
- Eligible Expense Listing
- View 2 years of account of history
- Claim Submission online/by phone
- Report a benefits card lost/stolen



Log-in with your SSN# and  
Employer ID - FBANRM



# WealthCare Portal

Sign-up for email communications

Sign-up for text messages

FSA Calculator

Eligible Expense Listing

View 2 years of account of history

Online Claims Submission

The screenshot displays the FlexibleBenefit ADMINISTRATORS website interface. At the top right, there are links for "Register" and "Login". Below the header, a navigation bar includes "My Accounts", "Enrollment", and "Resources". A search bar is located on the right side of this bar. The main content area is divided into several sections:

- Navigation:** Includes links for "Contact Us", "About Us", and "Resources and Education".
- Login:** Features a "Username:" label, an input field, and a "Continue" button. A note states "Password is entered on next page." Below this, a link says "New User? Please click here to create a username and password."
- Latest News:** A section for the most recent news items.
- Contact Info:** Lists "Phone: (800) 437-3539" and "Email: FlexDivision@flex-admin.com".
- Take advantage of all the Resources:** A prominent section with a list of resources:
  - CDH Account Access
  - Tools and Calculators
  - Frequently Asked Questions
  - Submit Claims Online
  - WealthCare MobileA "LEARN MORE" button is positioned below the list.
- Resource Cards:** Three cards at the bottom provide quick access to "HSA Resources", "FSA Resources", and "HRA Resources", each with a descriptive link and a small image.

# Log-in/Create Your Account

Enter your identification # here to log-in to your account

- ✓ Log-in to your account at [www.mywealthcareonline.com/fba](http://www.mywealthcareonline.com/fba)
- ✓ Enter Your Social Security#
- ✓ Enter your Employer ID (FBANRM)

The screenshot shows the FlexibleBenefit Administrators website. At the top left is the logo. Below it are navigation tabs for 'My Accounts', 'Enrollment', and 'Resources'. A search bar is on the right. On the left is a 'Login' section with a 'Username:' label and an input field, and a 'Continue' button. Below the login section is a 'New User?' link. The main content area features a 'Take advantage of all the Resources' section with a list of links: 'CDH Account Access', 'Tools and Calculators', 'Frequently Asked Questions', 'Submit Claims Online', and 'WealthCare Mobile'. At the bottom are three resource cards for 'HSA Resources', 'FSA Resources', and 'HRA Resources'. A callout box points to the 'New User?' link.

Click here on *New User?* to create your account for the first time

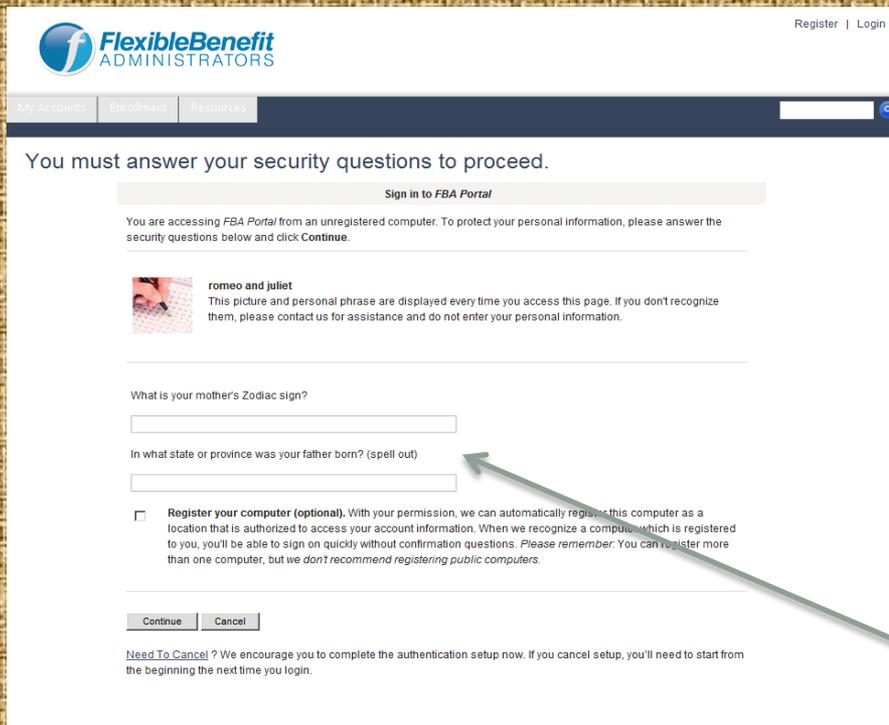
The registration form includes the following fields: 'User Name', 'Password', 'Confirm Password', 'First Name', 'Last Name', 'Email Address', 'Employee ID', and 'Registration ID'. The 'Registration ID' field has a dropdown menu with 'Employer ID' selected. There are checkboxes for 'Accept Terms of Use' and a link to 'View Terms of Use'. At the bottom are 'Register' and 'Cancel' buttons. A red vertical bar on the right side of the form indicates required fields. A callout box points to the form.

This information will be required when creating your account for the first time.

# Next Steps to Log-in

- ✓ Pick your security Photo
- ✓ Answer the challenge questions
- ✓ Enter your password

Enter your password here to sign-in to your account



FlexibleBenefit ADMINISTRATORS Register | Login

My Accounts Enrollment Resources

### You must answer your security questions to proceed.

Sign in to FBA Portal

You are accessing FBA Portal from an unregistered computer. To protect your personal information, please answer the security questions below and click **Continue**.

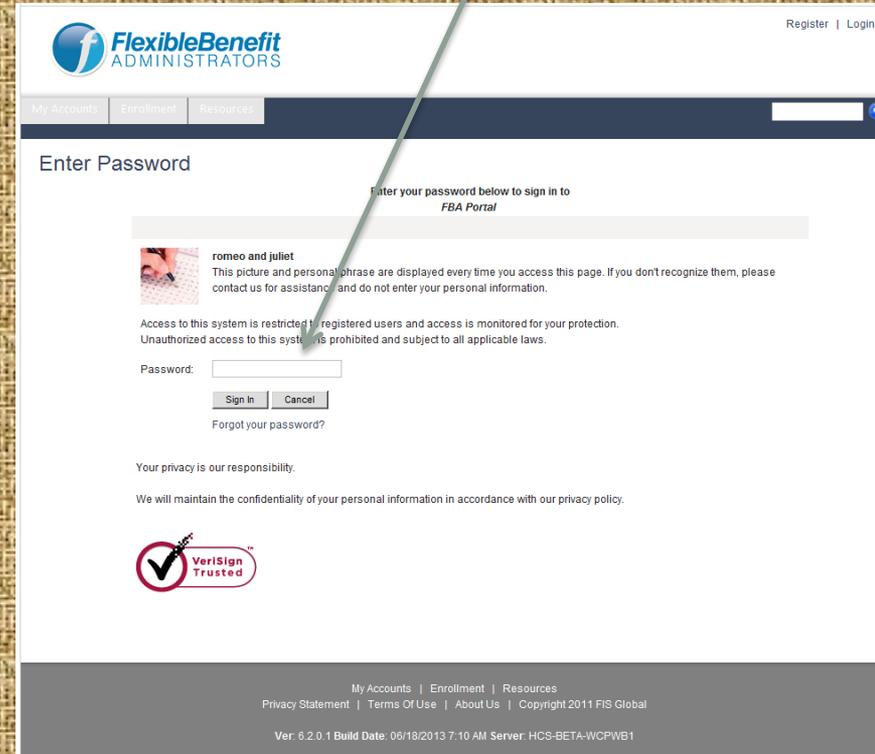
**romeo and juliet**  
This picture and personal phrase are displayed every time you access this page. If you don't recognize them, please contact us for assistance and do not enter your personal information.

What is your mother's Zodiac sign?

In what state or province was your father born? (spell out)

**Register your computer (optional).** With your permission, we can automatically register this computer as a location that is authorized to access your account information. When we recognize a computer which is registered to you, you'll be able to sign on quickly without confirmation questions. *Please remember: You can register more than one computer, but we don't recommend registering public computers.*

[Need To Cancel?](#) We encourage you to complete the authentication setup now. If you cancel setup, you'll need to start from the beginning the next time you login.



FlexibleBenefit ADMINISTRATORS Register | Login

My Accounts Enrollment Resources

### Enter Password

Enter your password below to sign in to FBA Portal

**romeo and juliet**  
This picture and personal phrase are displayed every time you access this page. If you don't recognize them, please contact us for assistance and do not enter your personal information.

Access to this system is restricted to registered users and access is monitored for your protection. Unauthorized access to this system is prohibited and subject to all applicable laws.

Password:

[Forgot your password?](#)

Your privacy is our responsibility.

We will maintain the confidentiality of your personal information in accordance with our privacy policy.



My Accounts | Enrollment | Resources  
[Privacy Statement](#) | [Terms Of Use](#) | [About Us](#) | Copyright 2011 FIS Global

Ver: 6.2.0.1 Build Date: 06/18/2013 7:10 AM Server: HCS-BETA-WCPWB1

Answer the challenge questions you selected when your account was created.

# Manage Your FSA Account

- ✓ View all Debit Cards
- ✓ Report a card lost/stolen
- ✓ View account transactions (deposits, reimbursements, pending)

Benefit Account Summary

Benefit Account Details

Transaction History

Reimbursement Request

Reimbursement Settings

Pending Claims

Claims Crossover Preference

Pay Provider Preference

Frequently Asked Questions

Announcements

Forms & Documents

Contact Us

Plan Year:  Select Account:

**Flexible Spending Account - ME**

Plan Year	Annual Election	Total Contributions	Additional Deposits	Payments	Balance
01/01/2013 - 12/31/2013	\$3,000.00	\$1,375.00	\$0.00	\$959.19	\$2,040.81

Recent Transactions | Account Details | Payroll Info | Family Details

**Balance Summary**

Spent	\$959.19
Remaining Balance	\$2,040.81
Balance Due	\$0.00

**Account Summary**

Account Dates Chart

Your Start Date: JAN 1 2011

Last Day for Spending: MAR 15 2014

Today: JUN 21 2013

Last Day to Submit: MAR 31 2014

End Date: DEC 31 2013

FlexibleBenefit ADMINISTRATORS

Amy Summer | Logout | New Message

My Accounts | Debit Card | My Expenses | Communications | My Profile | Enrollment | Resources

Last Login: 6/21/2013 8:51 AM

My Accounts > Transaction History

### Transaction History

Listed below are recent transactions for your accounts. You can filter the results by Year and/or Account Type.

Service Year:  Account:  [Printer Friendly View](#)

Claims that are displayed with a yellow highlight are claims that were split between multiple benefit accounts.

Tran. Date	Service Date	Description	Type	Claimant	Account / Plan Year	Status	Amount	Claim/Check Number	Receipt
6/18/2013	6/18/2013-6/18/2013	CARD - POST	Card	Summer, Amy	FSA 1/1/2013-12/31/2013	New	Posted: \$200.00 Approved: \$200.00		
6/18/2013	6/18/2013-6/18/2013	GENERAL HOSPITAL	Card	Summer, Amy	FSA 1/1/2013-12/31/2013	New	Posted: \$200.00 Approved: \$200.00		
6/18/2013	6/18/2013-6/18/2013	DR. SPINE	Card	Summer, Amy	FSA 1/1/2013-12/31/2013	New	Posted: \$33.50 Approved: \$33.50		
6/17/2013	6/17/2013-6/17/2013	Purchase	Claim	Summer, Amy	FSA 1/1/2013-12/31/2013	Approved	Total Claim: \$25.69 Approved: \$25.69		Pending
6/17/2013	6/17/2013-6/17/2013	Purchase	Claim	Summer, Amy	FSA 1/1/2013-12/31/2013	Denied	Total Claim: \$32.00 Denied: \$32.00		
6/14/2013	6/14/2013-6/14/2013	Payroll Deposit	Deposit	Summer, Amy	FSA 1/1/2013-12/31/2013	Approved	Deposit: \$125.00		
6/14/2013	6/14/2013-6/14/2013	Payroll Deposit	Deposit	Summer, Amy	TRN 8/1/2012-7/31/2013	Denied	Deposit: \$6.25		
6/14/2013	6/14/2013-6/14/2013	Payroll Deposit	Deposit	Summer, Amy	TP2 8/1/2012-7/31/2013	Denied	Deposit: \$4.17		

FlexibleBenefit ADMINISTRATORS

Amy Summer | Logout | New Message

My Accounts | Debit Card | My Expenses | Communications | My Profile | Enrollment | Resources

Last Login: 6/20/2013 1:53 PM

Navigation

Debit Card Status

Debit Card Lost/Stolen

### Benefit Debit Card Status

Cardholder	Card #	Card	PIN	Is Dependent
Summer, Amy	XXXX-XXXX-XXXX-6489	Card Status: New Issue Status: Sent Mailed Date:	<a href="#">View PIN</a>	No
Summer, Amy	XXXX-XXXX-XXXX-3039	Card Status: Lost/Stolen Issue Status: Sent Mailed Date:	<a href="#">View PIN</a>	No

# Online Claims Submission and Virtual Shoebox

- ✓ Upload your claim documentation to the portal
- ✓ Use the electronic claim form /signature to submit your expenses
- ✓ Track annual expenses



John Bull | Logout

My Accounts My HSA Debit Card My Expenses Communications My Profile Enrollment Resources

Last Login: 9/28/2012 1:04 AM

## How to Track Expenses

Use this section to track your medical, dental, vision and prescription expenses.

- Add new expenses
- Edit existing expenses at any time
- Track your responsibility by calendar year
- Upload scanned receipts, EOBs, etc.
- Track amounts you've paid

## Track My Healthcare Expenses

[Add New Expense](#)

Total Amount Eligible for Reimbursement

Action	Date of Service	Provider	Description	My Responsibility	My Paid Amount	My Remaining Responsibility
	Start: 3/12/2012 End: 3/12/2012	Dental Dental	Fillings	\$200.00	\$150.00	\$50.00
	Start: 1/12/2012 End: 1/12/2012	Dr. Jones	Colonscopy	\$80.00	\$0.00	\$80.00
	Start: 1/1/2012 End: 1/1/2012	Dr. Jones	Headache Consultation	\$20.00	\$0.00	\$20.00
	Start: 1/1/2012 End: 1/1/2012	Dr. Jones	office visit	\$50.00	\$0.00	\$50.00

## Add New Expense

Date of Service\* Provider Description of Service

to

Billed Amount\*\* Insurance Allowed Amt\*\* Insurance Paid Amount My Responsibility My Paid Amount My Remaining Responsibility

\$  \$  \$  \$0.00 \$  \$0.00

My Notes: (255 chars left)

Attachment: Upload

\* Field is required.\*\* Billed Amount or Insurance Allowed Amount or both may be entered.



# Your FSA Resources

- ✓ Video Library
- ✓ FSA Calculator
- ✓ Forms/Regulations
- ✓ Frequently Asked Questions

A great New Hire Resource. No Log-in Required for these features

FlexibleBenefit ADMINISTRATORS

My Accounts | Debit Card | My Expenses | Communications | My Profile | Enrollment | Resources

Navigation

- HSA Resources
- FSA Resources**
  - FSA Video Library
  - FSA Tools and Calculators
  - FSA Forms and Online Resources
  - FSA Frequently Asked Questions
- HRA Resources
  - FAQs about my Plans
  - My Plan's Forms and Documents
  - Announcements
  - Contact Us

## FSA Resources

Flexible Spending Accounts offer you the opportunity to set money aside, pre-tax, for healthcare and dependent care assistance. The resources on this site will help you to learn all you need to know before enroll in a healthcare or dependent care FSA. This site includes video tutorials, frequently asked questions and interactive calculators. Start by learning about the basics of an FSA with our <a href="/>What is an FSA? video.

**Video Library**

Click here to peruse our video library to learn all about Flexible Spending Accounts

**Tools/Calculators**

Take advantage of our interactive tools to see how FSAs may benefit you

**Forms/Documents**

Access all of our forms and documents online as well as important IRS information

**FAQs**

Review answer to many of the frequently asked questions

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FlexibleBenefit ADMINISTRATORS

Register | Login

My Accounts | Enrollment | Resources

Navigation

- HSA Resources
- FSA Resources
  - FSA Video Library
  - FSA Tools and Calculators**
  - FSA Forms and Online Resources
  - FSA Frequently Asked Questions
- HRA Resources

## Healthcare FSA Tools & Calculators

Use our tools and calculators to make an informed decision about FSAs and which expenses are eligible.

**How Much to Contribute**

Determine your tax savings with our healthcare FSA Tax Savings calculator

**Eligible FSA Expenses**

View the eligible and ineligible healthcare FSA expenses

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FlexibleBenefit ADMINISTRATORS

Register | Login

My Accounts | Enrollment | Resources

Navigation

- HSA Resources
- FSA Resources
  - FSA Video Library**
  - FSA Tools and Calculators
  - FSA Forms and Online Resources
  - FSA Frequently Asked Questions
- HRA Resources

## FSA Video Library

The video below is an interactive solution which you will be guided through the ins and outs of an FSA. You can come back at anytime to view videos. Once you start the video, click on each building to dive into a specific topic and then visit the library on the right for interactive Tools, Calculators and Frequently asked questions.

**Take a Tour of Flexible Spending Accounts**

There are two types of Flexible Spending Accounts - 1) a Healthcare/Medical FSA and 2) a Dependent Care FSA. Take the tour below to learn more about each and the benefits available to you...

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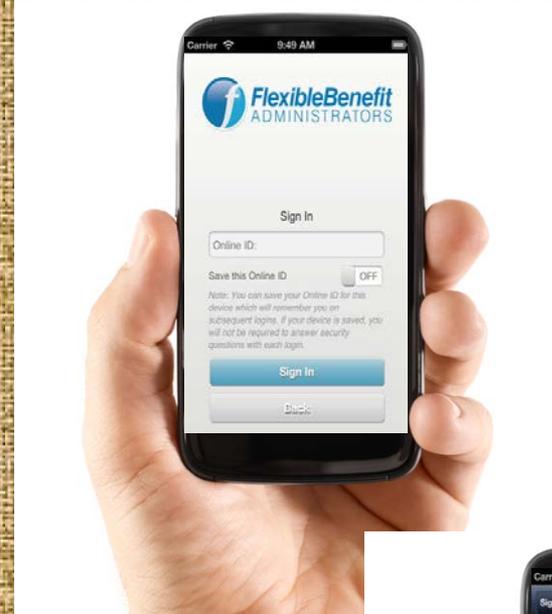
Ver: 6.0.1.2 Build Date: 11/15/2012 7:03 AM Server: HCS-BETA-WCPWB1

# Mobile App

View Election information

Access Transaction History 24/7

Submit your claims by taking a picture

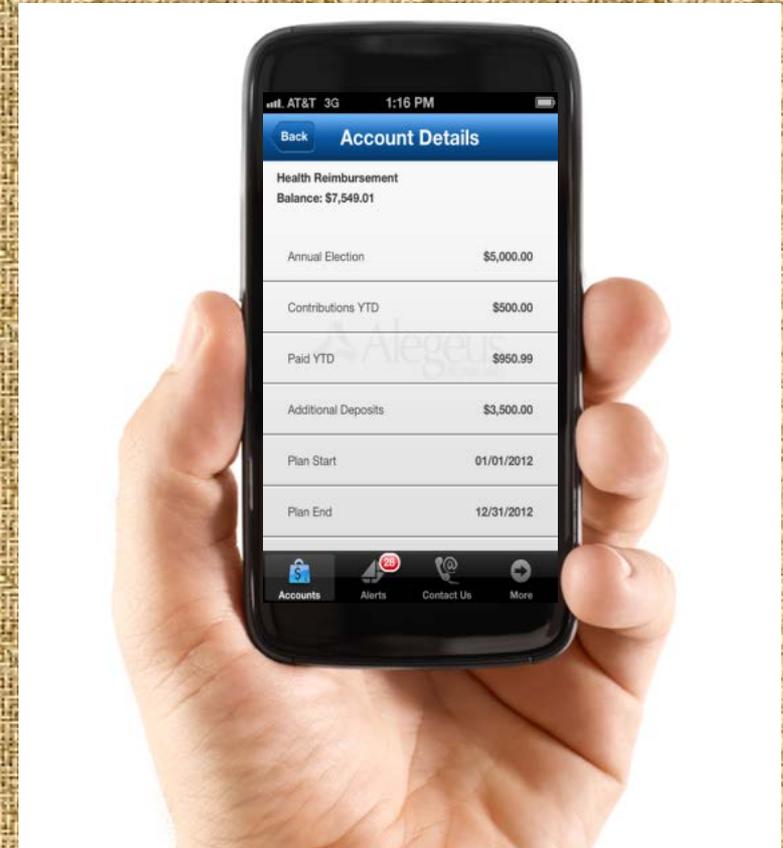
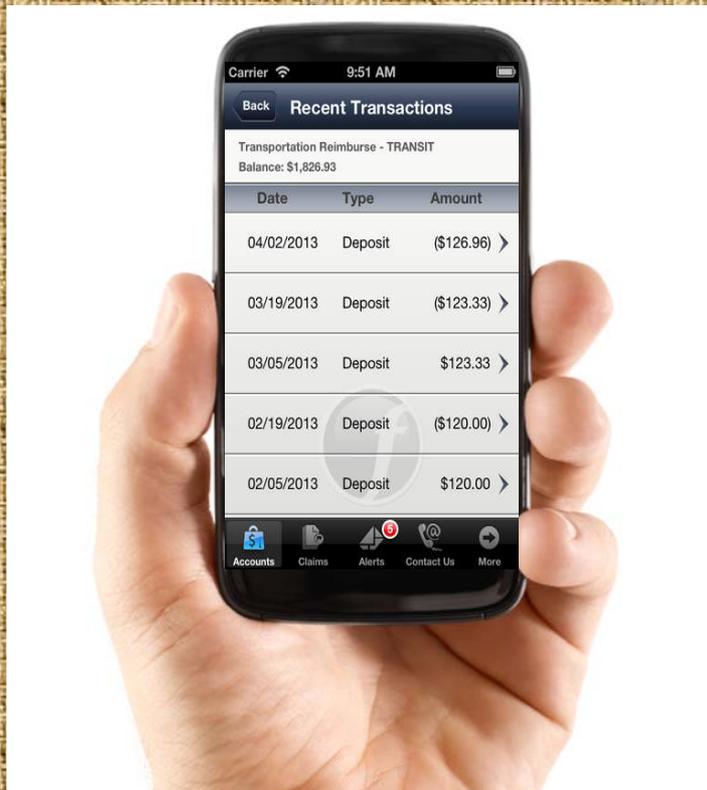


Download for your  
Android or Apple  
smartphones!

*Log-in with your  
WealthCare Portal  
identification*

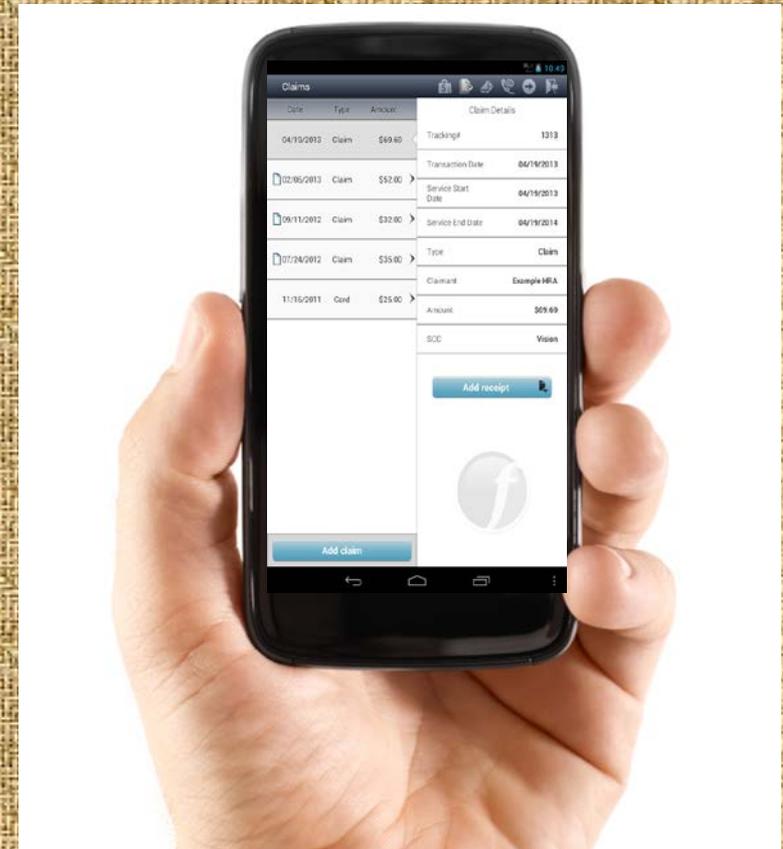
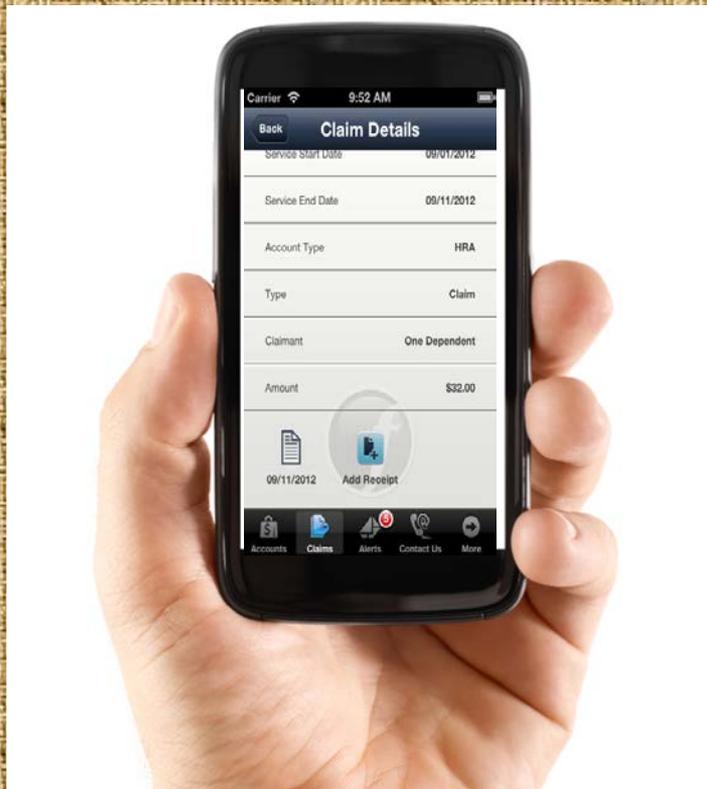
# FBA Mobile

- ✓ FSA Calculator
- ✓ Forms/Regulations
- ✓ Frequently Asked Questions



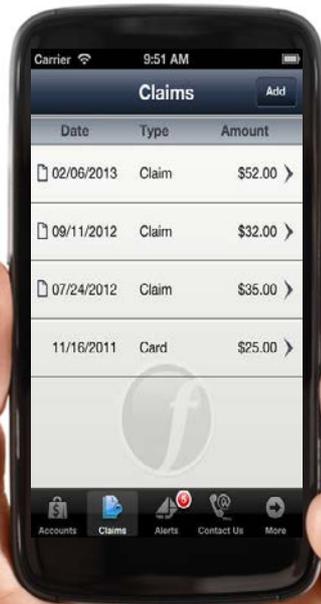
# FBA Mobile

- ✓ FSA Calculator
- ✓ Forms/Regulations
- ✓ Frequently Asked Questions



# FBA Mobile

- ✓ View Claim History
- ✓ Account Alerts



Date	Subject
03/15/2013	A Reimbursement Request has been entered
03/15/2013	A Reimbursement Request has been entered
02/06/2013	A Reimbursement Request has been entered
01/29/2013	A Reimbursement Request has been entered
01/29/2013	A Reimbursement Request has been entered

**Alert Details**

Date: 03/15/2013

Sent via: Email

Subject: A Reimbursement Request has been entered

Message

Administrator Name: Rodkey Flex  
Administrator Address: P.O. Box 1234 Waltham, MA 32132  
Employer Name: Demo Benefit Solutions Stacked  
Participant Name: Example HRA  
Participant ID: XXXXX8999

**Manual Claim Details**

Service Start Date	Claim Amount	Transaction Type
2/2/2012	\$50.00	Claim

Sign-up for account alerts

# Wrap Up



## Contact Us

It is our pleasure to assist you with your questions!  
**Monday through Friday 8:30 am to 5:00 pm EST**  
Toll Free (800) 437-3539  
Fax Number (757) 431-1155  
On the Web [www.flex-admin.com](http://www.flex-admin.com)

For more detailed information on any of the plans offered, visit [www.flex-admin.com](http://www.flex-admin.com)