



**Flexible Spending Account**

# Getting real about your healthcare savings starts here

You made a great decision by enrolling in a flexible spending account (FSA)! Now that you've gotten the difficult decisions out of the way, use this packet to learn how to best take advantage of your account. Let's get started!



## HOW YOUR FSA WORKS

Your FSA is a spending account that can be used to pay for a variety of healthcare expenses.

## TWO GREAT PERKS COME WITH YOUR FSA:

- 1** You will have access to your entire election on the first day of the plan year.
- 2** The funds are taken out of your paycheck "pre-tax" (meaning they are subtracted from your gross earnings before taxes) throughout the course of the year. That means you are increasing your take-home pay simply by participating!

## WHAT CAN I SPEND MY FSA FUNDS ON?

The IRS determines what expenses are eligible under an FSA. Below are some examples of common eligible expenses.



Copays, deductibles, and other payments you are responsible for under your health plan.



Routine exams, dental care, prescription drugs, eye care, and hearing aids.



Prescription glasses and sunglasses.



Certain over-the-counter (OTC) healthcare expenses such as Band-aids, medicine, First Aid supplies, etc. **Note:** OTC medicines require a doctor's prescription to be eligible.



Diabetic equipment and supplies, durable medical equipment, and qualified medical products or services provided by a doctor.

## GETTING STARTED CHECKLIST

Use this checklist to take full advantage of all the great resources made available to you through your FSA.



### Set up your MyAmeriflex account

**MyAmeriflex** is where you'll have real-time access to all of your account information, including your current balance, transaction history, payment status, and more. To register your account, visit [myameriflex.com](https://myameriflex.com), select "Login to your account," and click "Participants." Then click the "New User" link to get started. You will be asked to enter an Employee ID, which will be your Social Security number with no dashes or spaces, as well as a Registration ID, which will either be your Ameriflex Debit Mastercard number or Employer ID. If you don't know your Employer ID, please reach out to your HR representative or contact the Ameriflex Participants Services team at 888.868.FLEX (3539).



### Enroll in MyPlanConnect

There are instances when you may be asked to submit documentation to Ameriflex to verify the eligibility of an expense. MyPlanConnect does the heavy lifting for you by automatically detecting when you swipe your MyAmeriflex Debit Mastercard and matching the purchase with your insurance plan. After enrolling, all of your expenses moving forward will be processed through MyPlanConnect. To enroll, log into your MyAmeriflex account and select "MyPlanConnect." If you aren't sure if your employer offers MyPlanConnect, please check with your HR department or call our Participant Services department at 888.868.FLEX (3539).



### Download mobile app

The MyAmeriflex App lets you access and manage your account anywhere you go, 24/7. It puts all of the great features of the MyAmeriflex Portal right at your fingertips. You can download the app on the Apple App Store and Google Play.



### Register for complimentary ID theft protection

Ameriflex is pleased to offer our cardholders complimentary access to Mastercard's comprehensive Identity Theft Protection program\*, powered by CSID®. You can rest assured knowing that if your MyAmeriflex Debit Mastercard (or any other debit/credit cards you choose to register!) gets misplaced or stolen, you can utilize Mastercard's industry-leading ID theft protection and restoration services for everything you may need. To register, visit [myameriflex.com/IDtheftprotection](https://myameriflex.com/IDtheftprotection).



### Use your card

You will receive a MyAmeriflex Debit Mastercard that can be used to make eligible purchases. Your card will be mailed within 7-10 business days after your enrollment is processed by Ameriflex.



### Enroll for direct deposit

By enrolling for direct deposit, getting reimbursed is easier and faster anytime you need to pay for an eligible expense out of pocket. Login to MyAmeriflex to set up direct deposit.



### Start spending

You're ready to make purchases! Be sure to hang on to your receipts anytime you make a purchase. Login to MyAmeriflex for a full list of eligible expenses.

## HOW TO GET REIMBURSED FOR OUT-OF-POCKET EXPENSES

As you begin to use your account, it's important to understand how to submit a request for reimbursement or payment to a provider.

### Two most common reasons for requesting a reimbursement or payment:

- 1** You paid an eligible expense out of pocket.
- 2** To request a payment be made directly to a provider

Your MyAmeriflex Debit Mastercard is the quickest and easiest way to access your account funds. But if you can't use your card, getting reimbursed is quick and painless.

**STEP 1:** Login in to your MyAmeriflex account online or through the MyAmeriflex App

**STEP 2:** Click the Submit Claim button

**STEP 3:** Fill out all of the required fields and attach documentation

**STEP 4:** If requesting to pay a provider, enter the provider's information, including address, and select "Pay Provider." Once processed, the reimbursement will be sent directly to the provider. You can also save the provider for any future reimbursements.

**STEP 5:** Click submit

You can view the status of a pending reimbursement anytime through MyAmeriflex or the MyAmeriflex App. If any further action is needed before the reimbursement is processed, you will receive a message through your account.

## REQUEST FOR ADDITIONAL DOCUMENTATION

Due to the tax-advantaged nature of your account, the IRS has guidelines in place to ensure that purchases made with the account are for eligible medical, dental, or vision expenses. There are instances when additional documentation—like itemized receipts—are needed to verify the eligibility of your expenses.

## HERE'S HOW IT WORKS:

**STEP 1:** You make a payment with your MyAmeriflex Debit Mastercard. This could be a copay for a doctor's visit, prescription, etc. It's important to note that when you swipe your card, the provider is paid.

**STEP 2:** We will attempt to auto-verify the transaction instantly using stored copays, stored recurring expense values, electronic data feeds, or Inventory Information Approval Systems (IIAS).

**STEP 3:** If the transaction can't be auto-verified at the point of purchase, this is normally because the merchant's (e.g. hospital) payment terminal can't distinguish if the transaction was for surgery (eligible) or flowers from the hospital gift store (not eligible). You'll receive a notification if we need more information about the expense, such as an itemized receipt or insurance explanation of benefits (EOB). In some cases, a letter of medical necessity may be required for certain eligible expenses (e.g. therapy).

**STEP 4:** You can login to MyAmeriflex or use the MyAmeriflex App to upload the itemized receipt or EOB. You can also mail, fax, or email a manual claim form, documentation, and the request for documentation letter to:

**Email:** [claims@myameriflex.com](mailto:claims@myameriflex.com)

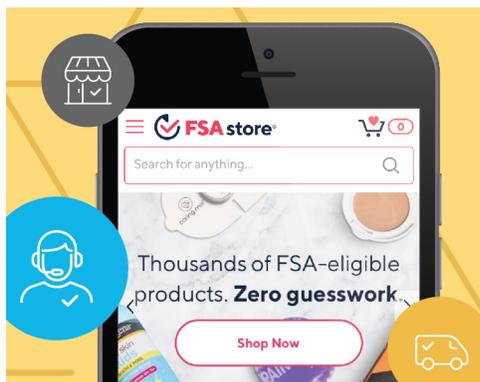
**Fax:** 888.631.1038 (**Attention: Claims Department**)

**Mail:** Ameriflex Claims Department

P.O. Box 269009

Plano, TX 75026

***Please do not send original documents. If damaged or lost during processing.***



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## FREQUENTLY ASKED QUESTIONS

### How do I check my account balance?

You can check your real-time balance online by logging into MyAmeriflex or through the MyAmeriflex Mobile App. Ameriflex also provides 24/7 access to automated account information via telephone. Call 888.868.FLEX (3539) and follow the prompts to listen to balance and transaction information for your account.

### How do I access my account?

If you're a new user, setting up your account is easy! To register your account, visit [myameriflex.com](http://myameriflex.com), select "Login to your account," and click "Participants." Then click the "New User" link to get started. You will be asked to enter an Employee ID, which will be your Social Security number with no dashes or spaces, as well as a Registration ID, which will either be your MyAmeriflex Debit Mastercard number or Employer ID. If you don't know your Employer ID, please reach out to your HR representative or contact the Ameriflex Participants Services team at 888.868.FLEX (3539).

### What expenses are eligible?

The IRS, and sometimes your employer, determine what goods and services are eligible. This will vary based on what type of account you have. For more information about your account and expenses eligibility, visit [myameriflex.com/participants](http://myameriflex.com/participants). Login to MyAmeriflex for a full list of eligible expenses.

### How do I order a new card?

You can request a free replacement card online through your Ameriflex account or through the MyAmeriflex Mobile App.

### What happens if I don't use my FSA account balance by the end the year?

Employers may offer a \$500 roll over or 2.5-month grace period to help employees use their unused money at the end of the plan year. If your employer offers a roll over, up to \$500 of unused money will carry over to the next plan year. If your employer offers a 2.5-month grace period, you can continue using your unused money 2.5 months into the new plan year. Please refer to your plan documents or contact Ameriflex to verify the specific rules and features associated with your company's plan.

### Can I have an FSA and an HSA?

You can't contribute to an FSA and HSA within the same plan year. However, you can contribute to an HSA and a limited purpose FSA, which only covers dental and vision expenses.

### **How do these programs save me money on taxes?**

Since the accounts are tax-advantaged, you get to leverage pre-tax payroll deductions – increasing your take-home pay and saving you money on everyday expenses. In many cases, you can experience savings of up to 40% on expenses eligible under your employer-sponsored plan.

### **If I leave my employer, can I still use my funds?**

No, your funds are forfeited if you leave your employer.

### **What does pre-tax dollars mean and why is this important?**

Essentially, “pre-taxing,” which can be used for life insurance, disability insurance, health FSA contributions, dependent care contributions, health savings account contributions and commuter account contributions, means taking income that would otherwise be taxable and diverting it to something else before (so: “pre”) is becomes taxable.

By making pre-tax contributions to an FSA, HSA, HRA, you are lowering the amount your income is taxed, which results in taking home a bigger paycheck.

### **Can I change my annual election amount?**

FSA elections are irrevocable and cannot be changed during the period of coverage unless there is a permitted change in election event, such as a change in marital status, birth or adoption of a child, change in an employment status, etc. The event and contribution change must coincide.

### **How can I get more information about my account?**

There are several options to get more information about your account. For an overview of account features, visit [myameriflex.com/participants](http://myameriflex.com/participants).

You can manage your account, check your balance, file and claim anytime online through MyAmeriflex or through the MyAmeriflex App.

### **How can I change my reimbursement setting to add direct deposit?**

To set up direct deposit, simply login to MyAmeriflex, select reimbursement settings under the my account tab, then enter your banking information. We also offer a paper direct deposit form that can be mailed, faxed, or emailed to Ameriflex.

**If you have any questions you can contact the Ameriflex Participant Services team  
Monday - Friday, 8:30 a.m. - 8:00 p.m. (ET).**

**Phone:** 888.868.FLEX (3539)

**Email:** [service@myameriflex.com](mailto:service@myameriflex.com)

**Chat:** [myameriflex.com](http://myameriflex.com)