Flexible Spending Account (FSA) Quick Start Guide



Congratulations on enrolling in your Flexible Spending Account(s)! This quick start guide will provide you with the important information you need to know to begin using your benefit account including an overview of your benefit account, important tips to help you maximize your benefit account, and information on how easy it is to access your funds.

Types of Flexible Spending Accounts

FSAs are pre-tax benefit accounts that are used to pay for qualified expenses. There are multiple types of FSAs that may be available to you:

Health Care FSA
A Health Care FSA is an account that's used to pay for qualified medical, prescription, dental, and vision expenses not covered by your health plan.

Limited Purpose FSA
A Limited Purpose FSA is a health care spending account that can only be used to pay for qualified dental and vision expenses. A Limited Purpose FSA works with an HSA-eligible health plan and a Health Savings Account (HSA). A Limited Purpose FSA also allows reimbursement for preventive care expenses not covered by your health plan.

Dependent Care FSA
A Dependent Care FSA is used to pay for qualified dependent care expenses, such as preschool, summer day camp, before or after school programs, and daycare.

Overview of Benefit Accounts

Qualified Expenses
Your benefit account is a great way to receive tax savings on qualified expenses. The qualified expenses are defined by the Internal Revenue Service (IRS). For a complete list of the qualified expenses, make sure to review the pertinent IRS publication:

- *Health Care & Limited Purpose FSA*: IRS Publication 502
- *Dependent Care FSA*: IRS Publication 503

Covered Individuals
- *Health Care & Limited Purpose FSA*: You can submit expenses incurred by yourself, spouse and your eligible dependents.
- *Dependent Care FSA*: You can reimburse yourself for qualified dependent care expenses.

Monitor Your Account
You should check your account periodically to make sure you utilize your full balance before the end of the plan year, submit any additional documentation, and make updates to your account.

Keep Your Receipts
The IRS requires that all expenses be validated to ensure that they are truly eligible. As a result, there may be times when Fidelity will request validation of the expense. To save you time, keep all your receipts or snap a photo of them for your records, so you have them available in case we need them.

Recurring Claims (Dependent Care FSA only)
If you have regular daycare expenses, you can submit a recurring dependent care reimbursement form and we will automatically reimburse you for your expenses. This is a time saving, easy way to set up your reimbursement once and receive regular payments.

Access Your Account

It is easier than ever to access and manage your account(s) via Fidelity NetBenefits.com. NetBenefits® allows you the ability to:

- View account balances
- Set up direct deposit for faster reimbursement
- Reimburse yourself via direct deposit to a personal bank account or via check; or pay your provider
- Upload requested claim documentation
- Use the Expense Tab to organize, manage and track expenses
- Manage your Health & Benefits card
- Access monthly account statements
- Set up your notification preferences

Access Your Funds

It is easier than ever to access your benefit account funds. We provide several options for you to choose from.

1. Health & Benefits card

The easiest way to access your funds. When you use your debit card to pay for qualified expenses, the amount is automatically deducted from your account. No claim filing needed.

A few tips to help you save time:

- To increase the likelihood your transaction will be approved, select the "Credit" option at the terminal, if prompted.
- Keep your receipts—if we need them, we will send you a notification requesting additional information, so it is always good to keep them.
- Order additional cards for your spouse or eligible dependents age 18 or older.
- Lost or stolen cards can be reported by calling 833-811-7432.

2. File a Claim

Submitting a claim to reimburse yourself for expenses is quick and easy and available in a variety of ways.

- Reimburse Yourself—simply log into your account on NetBenefits® and select "Reimburse yourself". Follow the easy step-by-step process to request your reimbursement and simply upload a copy of your receipt. Add your banking information to receive your reimbursement faster.
- Pay the Provider—simply log into your account on NetBenefits® and select "Pay an expense". Follow the easy step-by-step process to request payment directly to your provider. All provider payments are sent via check.
- Paper Claim Form via Fax or Mail—if you prefer to submit a paper claim form, please follow the instructions on the claim reimbursement form. Don't forget to include a receipt for your expense.

Reimbursement to your bank account typically takes 1–2 business days. Keep in mind that checks can take 7–10 business days to be received via mail.

HAVE QUESTIONS?

Contact our support staff for further assistance.

Hours: Monday-Friday, 8 AM-8 PM EST

Toll Free: 833-299-5089

Email: Fidelity@service.healthaccountservices.com

The Health & Benefits card is issued by PNC Bank, N.A., and the debit card program is administered by BNY Mellon Investment Servicing Trust Company. These entities are not affiliated with each other or with Fidelity. Visa is a registered trademark of Visa International Service Association and is used by PNC Bank pursuant to license from Visa U.S.A. Inc

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