



Health Care Flexible Spending Account (HCA)

A Health Care Account (HCA) is a flexible spending account that provides a tax-advantaged way to pay for eligible out-of-pocket medical, prescription, dental, and vision care expenses for you and your qualified dependents. The HCA allows you to set aside money on a pre-tax basis to pay for eligible out-of-pocket expenses that are not covered as eligible expenses under any other insurance plan.

The Health Care Flexible Spending Account Advantage

A HCA provides a simple way to save money on eligible medical, prescription, dental, or vision expenses. Because the money you elect to contribute is deducted pre-tax you pay fewer taxes, increase your take home pay, and pay for eligible expenses with tax free money. Access to your annual election is available to you on the first day of the plan year, which means no waiting for funds to accumulate in your account before you can begin using.

Before deciding whether a Health Care Account is right for you, review your medical, dental and vision expenses from last year, and conservatively estimate what you expect to spend this coming year. To help determine your expenses, try the online Election Worksheet located at www.benstrat.com.

Determining Your Annual Election

You may contribute up to \$2,600 annually. Your annual election will be deducted from your pay check on a pre-tax basis each pay period throughout the year.

Remember, once you've made your election it cannot be changed during the plan year unless you experience an approved IRS Qualified Change in Status. Please refer to your Summary Plan Document (SPD) for additional details.

Grace Period and Run-out

Your plan includes a Grace Period, a 2 ½ month extension immediately following the end of the plan year, to incur eligible HCA expenses and use remaining funds in your HCA account. In addition, there is a 90 day run-out period to submit claims incurred during the previous plan year and applicable grace period. The grace period runs concurrent with the plan year run out.

- **Grace Period:** September 15th is the last day you can incur expenses using prior year HCA funds.
- **Run-out Period:** September 30th is the last day to submit claims for reimbursement of eligible expenses incurred on or before September 15th.

Remember, the grace period is not an extension of the plan year. Any unused funds in your HCA account at the end of the run-out period are forfeited per IRS regulations. Please refer to your Summary Plan Document (SPD) for additional details.



Using Your HCA Funds

Use your HCA to reimburse eligible expenses incurred by you and your qualified dependents, regardless of whether or not they're covered under your medical, dental or vision plans. Typical eligible expenses include (but not limited to)-

- Medical: prescriptions, office visits, deductibles and coinsurance, copayments, chiropractic
- Dental: office visit, cleanings, x-rays, fillings, crowns, artificial teeth, orthodontia, occlusal guards
- Vision: office visit, eye exams, eyeglasses, contact lenses, vision correction procedures, refractions

An extended list of FSA eligible expenses can be found at www.benstrat.com.

The FlexExpress Debit Card - Easy Access to your HCA Account

It may look like a typical debit or credit card, but it's a special benefits card limited to medical, dental, and vision, and pre-loaded with your full annual HCA election amount. Use the card to pay for IRS qualified expenses directly at the point of sale or when paying a bill.

Two identical cards are mailed to your home address upon your initial enrollment. FlexExpress debit cards are good for three (3) years and are reloaded with subsequent plan year elections. Similar to a credit card you'll automatically receive an updated FlexExpress debit card one (1) month prior to the cards expiration.

Don't forget the IRS requires you to keep all original documentation for purchases associated with FSA Debit Card purchases. You may be required to verify eligibility of claims by submitting documentation to Benefit Strategies.

Submitting for Reimbursement

If you pay for eligible reimbursable services using a method different than the above FlexExpress Debit Card, you can submit for reimbursement through one of our quick and convenient reimbursement methods -

- Submit online through your secure account at www.benstrat.com
- Submit through your mobile device through the BenStrat Mobile App
- Submit a completed paper claim request form via fax, secure email, or mail

All reimbursement methods require you submit the appropriate documentation. Receive claim payments faster with direct deposit (you can enroll in direct deposit using the applicable form found on www.benstrat.com).

FSA Account Resources

Stay up to date on your HCA account through the Benefit Strategies' Consumer Portal at www.benstrat.com or BenStrat Mobile App. Here you can view account balance, claims history, filing deadlines, set up text message alerts, file for reimbursement, upload document, and much more!

Customer Service Team

- 888.401.3539 or info@benstrat.com
- Monday - Thursday 8:00 am - 6:00 pm ET; Friday 8:00 am - 5:00 pm ET
- Automated response system available 24 x 7 through our toll free number

