Employee Benefits Corporation

Using Your FSA

Employee Benefits Corporation (EBC) is the administrator of your flexible spending account (FSA). EBC provides your Benefits Card, processes your claims, keeps records, and supports you when you have questions.

Pro Tips to Get the Most from Your FSA

1

Create Your Online Account

You'll create your online account the first time you visit **www.ebcflex.com**.

1. Click **Log In > Participants**.
2. Click the **Register** button and follow the on-screen prompts.

Note: You need to provide a valid email address and set up two-step verification to create a new account. We recommend that you use your personal email address rather than your work email to avoid possible disruptions if you are unable to access your work email account. You may also add your personal phone number to your account for another method of authentication.

2

Set Up Direct Deposit

Get your money faster and have your reimbursement funds deposited electronically and securely in your checking or savings account.

1. After you log in to your online account, open the main menu.
2. Find the **Manage** section and click **Direct Deposit**.

3

Download *EBC Mobile*

Download *EBC Mobile* in the **App Store** or **Google Play**.

- Use your online account information to log in.
- Track your balance, see all of your transactions, and use your phone's camera to submit documentation.
- Manage your Benefits Card—request additional cards, replace, lock, or close your card.

4

Add Authorized Users

Once you have registered your online account, you can add an authorized user to your FSA. To add an authorized user, complete the *Participant Authorization Form* available at **www.ebcflex.com/forms**.

5

Review My Company Plan and Summary Plan Description (SPD)

Both of these resources provide important plan details, explain how your FSA works, describe eligible expenses, and outline the rules for participating in the plan. Your SPD and My Company Plan documents are available in your online account, and you can review both to get a better understanding of your plan.

Spending Your Health Care FSA Funds

You can spend and/or submit claims up to your total plan year election amount.

Option 1 Use Your Benefits Card

Use your card online or in person!

The Benefits Card lets you pay for eligible expenses directly from your Health Care FSA instead of waiting to be reimbursed. Simply swipe the card, use it to pay online, or add it to your digital wallet* and use it wherever Apple Pay, Google Pay, and Samsung Pay are accepted.

Notes:

- You do not need to call to activate your card—it will work as soon as you use it.
- Digital wallet capabilities are only available to primary cardholders.
- The Benefits Card **cannot** be used for Dependent Care FSA expenses. For more Dependent Care FSA info, refer to **www.ebcflex.com/DependentCareFSA**.

Where do I use it?

Access **www.ebcflex.com/EligibleExpenses** to verify the types of expenses that are eligible for payment from your FSA. Use your Benefits Card to pay for eligible expenses at a variety of retailers.

Visit **www.ebcflex.com/WheretoShop** for more info. Many retailers are able to automatically verify if your purchases are eligible at the register (or during online checkout).

How do I get it?

The card is mailed to you when you enroll. You'll receive an email when it's on the way. If you'd like to order an additional Benefits Card for another authorized user, you can do so in your online account or with *EBC Mobile*. Learn more about how to order an additional Benefits Card at **www.ebcflex.com/additionalcardvideo**.

Save your Benefits Card!

You can use it again for the next plan year. We automatically send you a new one before it expires.

Could my transaction be declined?

Your card may be declined if:

- The merchant does not accept the Benefits Card
- Your purchase is not an eligible expense
- Your Benefits Card is temporarily suspended because your prior transactions require documentation that you haven't yet submitted

Option 2 Submit a Claim for Reimbursement

You may also pay for eligible expenses with another payment method and submit a claim for reimbursement from your FSA.
You can use the following methods to submit a claim:

Mobile App

Download *EBC Mobile* in the **App Store** or **Google Play**. Use your online account information to log in.

Online Account

Log in and submit a claim at **www.ebcflex.com**.

Always save your receipts!

Whether you're using your Benefits Card or submitting claims online, you should always save your receipts. You may be asked to share documentation that verifies that your expenses are eligible. It's a good idea to ask vision, dental, and other providers for an itemized receipt.

Expense documentation must include:

- Date of service
- Type of expense
- Amount of the expense incurred
- Name of service provider

Spending Your Dependent Care FSA Funds

Submit a Claim for Reimbursement

Please note that if you have a Benefits Card, it is **not** linked with your Dependent Care FSA.
However, you can use the following methods to submit a claim:

Mobile App
Download *EBC Mobile* in the **App Store** or **Google Play**.
Use your online account information to log in.

Online Account
Log in and submit a claim at _____

Always save your receipts!

When you submit a claim, you need to include documentation that verifies the expense is eligible.

Expense documentation must include:
- Date(s) of service(s)
- Amount of the expense incurred
- Name of service provider
- Description of the services or products received

What do I need to know about my reimbursement?

You cannot be reimbursed for eligible Dependent Care FSA expenses until the expense has occurred and the service has been provided. You can only be reimbursed for the amount currently available in your Dependent Care FSA. Your current Dependent Care FSA balance can be found in your online account at **www.ebcflex.com**.