



Flexible Spending Accounts
Employee Welcome Packet

BRACE YOURSELF! with a Flexible Spending Account



What is a Flexible Spending Account (FSA)?

A Health Care FSA is a benefit program that allows you to use pre-tax dollars to pay for eligible health care expenses, such as:

- Prescription co-payments and deductibles
- Out-of-pocket, non-cosmetic dental fees
- Doctor and Emergency Room co-payments
- Laser eye surgery, eyeglasses and contacts
- Medical supplies and OTC medications
- Orthodontics
- Menstrual care items

* If allowed by your benefit plan

The average family of four in the U.S. can easily incur \$3,300 in annual health expenses. Office visits, prescription co-payments, dental work, new glasses, or an unexpected hospital stay can add up quickly!

Here's an example of how you can save:

Out-of-Pocket Expenses	Annual Average	Taxes Saved (30% Tax Bracket)
Vision	\$750	\$225
Medical	\$1,180	\$354
Pharmacy	\$630	\$189
Dental	\$440	\$132
Other	\$300	\$90
Total	\$3,300	\$990

If that \$3,300 was contributed to a Health Care FSA, a family could save approximately \$990 in taxes!

BROUGHT TO YOU THROUGH OUR PARTNERSHIP WITH 



Your FSA can do
more than you think

**Find what fits your health routine and
use every dollar with ease at FSA Store®.**



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guarantee



2,500+ FSA qualified
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No receipts needed

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Shop essentials for the whole family,
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skincare, diagnostics, baby care, and more.

FSA Store® makes it simple

Your one-stop shop for everything FSA,
from everyday care to smart health tools.

- Get clear answers with the complete FSA Eligibility List™
- Shop tax-free essentials all in one place
- Use every dollar with confidence and ease



\$5 off

Use code:

2026SAVE5

Offer exp. 12/31/2026.



Scan to shop



Dependent Care FSA

New for 2026: Families can now contribute up to \$7,500 annually!

Do you want to save 30% on daycare or caregiving expenses? Enrolling in a dependent care flexible spending account (FSA) can save you up to \$2,250 a year.

What is a Dependent Care FSA?

A Dependent Care FSA is an account that lets you set aside money before taxes to pay care providers who watch your children and eligible dependents while you're at work.

What can it be used for?

Eligible expenses include before- or after-school care for children 12 or younger, custodial care for dependent adults, licensed daycare centers, a nanny or au pair, preschools, and day camps.

How does it work?

1. During open enrollment, sign up for a Dependent Care FSA.
2. Choose how much money you'd like to set aside for daycare or caregiving expenses.
3. The amount of money you've chosen will be divided equally and deducted from your paycheck over the course of the year.

When can I use it?

Reimbursement won't be processed until you have enough funds in your account.

What are the annual contribution limits?

- **2025:** \$5,000 per family (\$2,500 for married individuals filing separately)
- **2026:** \$7,500 per family (\$3,750 for married individuals filing separately)

Helpful Tips

Plan ahead to maximize your Dependent Care FSA and use all your funds each year.

- Calculate how much you would normally spend on your dependents' care for 12 months.
- Note that there is an annual contribution limit.
- Set up direct deposit to receive reimbursements faster.
- Download the FloresHR Mobile App to check your account balance and send your claim by uploading a photo of your detailed receipt.

Did You Know?

- You can also use funds for a licensed after-school program or summer camp if your child is age 12 or younger or is disabled.
- If you experience a qualifying event, like having a baby or assuming care for an elderly person, you can sign up outside of the annual enrollment period.
- If your care provider changes rates or fees, you may also adjust the amount you set aside.

Frequently Asked Questions

Dependent Care FSA (DCFSA)

1. What is a Dependent Care FSA (DCFSA)?

A Dependent Care FSA (DCFSA) is an account that lets you set aside money before taxes to pay care providers who watch your children and eligible dependents while you're at work.

2. Why should I enroll in a Dependent Care FSA?

The money you put into a Dependent Care FSA is set aside from your paycheck before taxes. On average, participants enjoy a 30% tax savings on their annual contribution. This means you could be saving up to \$1,500 per year on dependent care expenses!

3. How do I contribute money to my Dependent Care FSA?

The amount you elect as your annual contribution will be divided by the number of paychecks for the year. This pay period amount will be deducted from each paycheck before taxes. You can then use the money in your account to pay for eligible dependent care expenses throughout the plan year.

4. Who qualifies as a dependent?

Dependents are children under age 13, that you claim as dependents, as well as adults or other relatives that are incapable of caring for themselves (if you provide more than 50% of their support).

5. When can I use my Dependent Care FSA?

You can use funds from your Dependent Care FSA under the following conditions:

- To care for your qualified dependent.
- To allow you (and your spouse if filing jointly) to work or look for work.

Dependent Care FSA funds can cover costs for before or after school care for children aged 12 and younger, custodial care for dependent adults, licensed daycare centers, nanny or au pair services, nursery schools or preschools, late pickup fees, and summer or holiday day camps.

6. What doesn't qualify?

There are certain expenses you cannot pay for using your Dependent Care FSA. These include expenses from a prior plan year, expenses for non-disabled children aged 13 and older, educational expenses (including kindergarten or private school tuition fees), food, clothing, sports lessons, field trips and entertainment, overnight camp expenses, and late payment fees for childcare.

7. Can I use my entire Dependent Care FSA election amount at the beginning of the year?

No, you will only have Dependent Care FSA funds as they are equally deducted each pay cycle. Funds will accumulate in your account until you file a claim for reimbursement.

8. Are there any rules about who can care for my dependents?

Yes, you cannot use funds to pay for care provided by a spouse, a person listed as a dependent on your taxes, or your child under the age of 19.

9. How do I use my Dependent Care FSA to pay for qualified expenses?

You can use personal funds and then reimburse yourself with funds from your Dependent Care FSA by submitting an online claim through the FloresHR portal or via the mobile app. You'll need to provide photos of receipts when you submit a claim for reimbursement. Reimbursement won't be processed until you have enough funds in your account.

10. What happens if I don't spend all my Dependent Care FSA funds by the end of the plan year?

Any unused funds that are in your account at the end of the year will be forfeited, which means you will lose that money. Plan carefully so that you use all the money in your Dependent Care FSA by the end of the plan year.

11. Can I change my election amount mid-year?

You can only enroll or change your election amount mid-year if you have a special event like a birth, death or assume care for an elderly person. If your care provider changes rates or fees, or your child turns 13 you may also adjust the amount you set aside.

12. What happens to my account if I lose my job or quit?

Unfortunately, participation in your Dependent Care FSA is discontinued as of your last day of employment. Expenses for services rendered after your termination date are not eligible for reimbursement.

Sign up for a Dependent Care FSA and start saving today!

FloresHR.com

PO Box 1028 • Allen Park, MI 48101 • 800.532.3327



Accessing Your Account



Welcome to FloresHR!

Congratulations on enrolling in a FloresHR benefit account! You've made a smart choice, and we are excited to help you get the maximum value from your account.

Getting Started

i TIP: You will need to have your Flores benefits card on hand if your account has this feature.

Register on the participant portal:

- Go to <http://accounts.floreshr.com/>
- Click **Register** in the upper right corner
- **Follow the steps** to set up your account
 - If your Employer ID is requested, you can find it in the email you received when your account was created (Subject line: "You are Live! Welcome to the New FloresHR Portal" Sender address: no-reply@floreshr.com)
 - Your Employee ID is your company assigned identifier, which may be your social security number. Your Employee ID is only required once for your initial account registration. During registration, you will create a username and password to be used for future logins.
 - You may be requested to provide a One-Time Passcode (OTP) during the registration process. If so, do not share this code with anyone.

Don't forget to download our mobile app for ultimate on-the-go convenience. Search "FloresHR" in the Apple App Store or Google Play.



Questions?

Our customer support team is here to help!

800-532-3327

Monday-Friday
8:30am-8:00pm ET

Why Register?

Our participant portal offers powerful tools and resources to help you manage your account:

- Manage personal information and communication preferences
- View plan details, including key dates and deadlines
- Access account balance and transaction history
- Create new claims, upload receipt documentation, and track claim status
- Update direct deposit information to speed reimbursements
- Leverage our educational library and interactive decision support tools

800.532.3327

 **FloresHR**

floresHR.com

How to Submit a Claim



On the FloresHR Web Portal:

1. **Log in to your account** on our secure participant portal at <https://accounts.floreshr.com>
2. Go to **Menu > Reimbursements > Issue Reimbursement**
3. **Complete a series of questions** using the Add Expense wizard to help you submit your reimbursement request correctly and upload documentation as needed



On the FloresHR Mobile App:

1. **Download the FloresHR mobile app** through the App Store or Google Play
-
-
2. **Log in** using the same username and password as the web portal
 3. Choose **Add Expense** from the menu at the bottom of the screen and follow the steps to complete your request

Helpful Tips:

- All receipts submitted for reimbursement must include the following information:
 - ✓ Date of Service
 - ✓ Description of Service
 - ✓ Out-of-Pocket Cost
 - ✓ Provider Name
 - ✓ Patient Name
- Be sure you have provided your current bank account information and choose to receive payment via direct deposit for fastest reimbursement.
- Check your Communication Settings to make sure you are receiving important account notifications: Click your name in the upper right corner in the web portal, or tap the user icon in the upper right corner on the mobile app, to review your contact details and communication preferences.

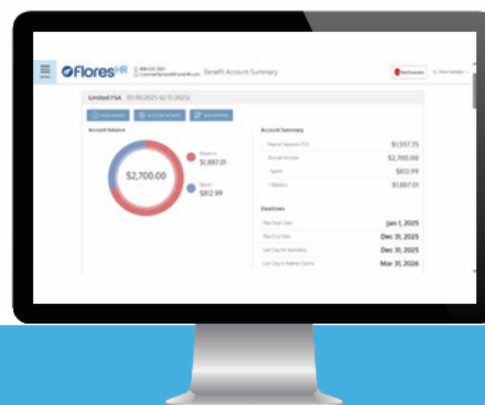
Unable to access the web portal or mobile app?

You may mail your claim to Claims Processing, PO Box 1028, Allen Park, MI 48101.



Managing your FloresHR Benefits Account is easy with the FloresHR Participant Portal!

The FloresHR Participant Portal provides powerful self-service account access plus education and decision-support tools that help put you in the driver's seat when it comes to your healthcare finances.



Features



A single digital experience – optimal viewing experience across all browsers and devices, including touchscreens



Personalized content – resources and messages are tailored to your individual preferences and account settings



Full account details at your fingertips – intuitive online access to plan details, account balances and transaction history



Self-service convenience – check balances, submit claims and receipt documentation, pay bills, manage investments and more



Comprehensive decision-support tools – educational and interactive tools to help you make critical spending and saving decisions throughout the plan year



Communication when you need it – manage your preferences with access to more than 25 alerts to keep you connected to your account



Value-add services and offers – to help you get the most value from your healthcare dollars

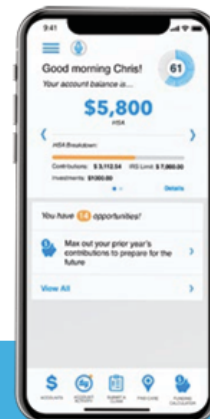
**Get Started
Today!**

Visit the FloresHR Participant Portal at
<https://accounts.floreshr.com>.



Make better healthcare spending and saving decisions with the FloresHR Mobile App!

The FloresHR Mobile App offers a personalized, real-time and self-guided experience that allows you to easily manage your FloresHR Benefits Account and delivers tools to help save you money.



Features



Virtual medicine cabinet – find ways to save on your prescriptions



Find care – search for providers or procedure and drug prices



Funding calculator – learn how to save for future healthcare needs



Access accounts – check balances, view transaction history and more



Manage claims – submit new claims, upload receipts and check claims status



Track and pay expenses – track medical claims and other expenses, plus pay bills electronically



Access cards – manage card details, access your PIN and initiate card replacement for lost or stolen cards



Receive alerts – view important account messages



Update your profile – update personal information, including your email and mobile phone

Get Started Today!

Download the FloresHR Mobile App at the App Store or Google Play. Log in using your Participant Portal user ID. If you do not have a user ID, follow the prompts to complete the registration process.



FLORESHR BENEFITS CARD

1

ENROLL IN ELIGIBLE BENEFIT PLAN

Your employer offers the FloresHR Benefits Card to employees who enroll in an eligible benefit plan. The card will allow you to pay for eligible expenses at participating providers at the time services are rendered, thus eliminating or reducing your out-of-pocket cost at the time of the purchase or service.

2

RECEIVE YOUR FLORES BENEFITS CARD

Your FloresHR Benefits Card will be mailed upon your enrollment in an eligible benefit plan. No activation is required, but you should review the Cardholder Agreement included in this mailing, and then sign the back of your card.

3

PROPER USE & ACCOUNT MANAGEMENT

You will be able to view and manage your account on the FloresHR Web Portal, accounts.floreshr.com. You should keep your receipts and invoices for payments made with your FloresHR Benefits Card, as you may be required to provide documentation to FloresHR to verify the eligibility of certain transactions. If requested, you may submit your documentation to FloresHR by uploading it to your online account, uploading using the FloresHR App, or sending it by fax or mail.

Recordkeeping Tip:

Most payments will be automatically substantiated at the point of the transaction. FloresHR will only ask you to provide a copy of your receipts when substantiation is required per IRS guidelines. Establish a physical location where you will keep all receipts for your FloresHR Benefits Card purchases.

If you are asked to provide a receipt, it must include:

- name of provider or merchant
- description of service or item purchased
- date of service
- your out-of-pocket responsibility

Items such as handwritten explanations, Card transaction receipts or previous balance receipts cannot be used to verify an expense.

If you do not have the receipt, you can contact the provider who can usually supply the receipt from their files.



IS SUBSTANTIATION REQUIRED?

YES

Charges applied against your plan year deductible

Charges applied against your plan year coinsurance

Dental charges

Vision charges

NO

Prescription charges purchased at a retailer utilizing a FSA inventory control system

Recurring charges that were previously approved and documented (i.e. orthodontia, chiropractic care)

Amounts at medical providers that match common co-pay amounts

FLORESHR BENEFITS CARD FAQs

FREQUENTLY ASKED QUESTIONS

What expenses are eligible for payment with my FloresHR Benefits Card?

You can use your FloresHR Benefits Card to pay for expenses incurred during your active enrollment period in the current plan year. If a provider or merchant does not accept cards, you do have the option to file a manual request for reimbursement of your eligible out-of-pocket cost. Please visit [FloresHR.com](https://www.floreshr.com) for a guide to allowable expenses. If you terminate employment during the plan year, the card will be turned off at that time. Only expenses incurred while you are an active participant will be considered reimbursable.

How can I use my FloresHR Benefits Card to pay for my eligible out-of-pocket expenses?

Although the FloresHR Benefits Card is a debit card with a cash balance loaded onto it, you should select "credit" as the transaction type, and sign for purchases at authorized merchants. Please keep in mind that the FloresHR Benefits Card will decline if you try to swipe it for an amount greater than your available balance.

How should I send my documentation to FloresHR?

Many transactions will be auto-approved at the point of sale and will not require further documentation. FloresHR will notify you by email or a mailed letter if additional information is needed to verify the eligibility of a particular transaction. You may submit your documentation by upload on the participant website, accounts.floreshr.com, using the FloresHR App, or by fax or mail.

I used mycard for an ineligible expense. What do I need to do to correct this?

You may refund your account directly through our website, or mail a refund check to FloresHR for the ineligible amount, which will be credited back to your FloresHR Benefits Card to be used toward other eligible expenses you incur later in the year. You may also submit documentation that verifies you have paid out-of-pocket for an eligible expense, which FloresHR will use to offset the ineligible amount paid with your FloresHR Benefits Card.

Will I receive a new card each plan year?

Your card is valid for five years from its issue date. Do not discard your card prior to its expiration date. At the start of each new plan year, your card will be reloaded with your new election amount. A new card will be mailed to you when your expiration date is approaching.

HOW DO I OBTAIN MY ACCOUNT DETAILS?



WEBSITE

Visit accounts.floreshr.com to log in



MOBILE APP

Download the FloresHR app, available for Apple and Android



LOGIN ASSISTANCE

Dial 800.532.3327

HOW DO I SUBMIT DOCUMENTS TO FLORESHR?

ONLINE

Login at accounts.floreshr.com and upload scanned documents securely

MOBILE APP

Download FloresHR App Available for Apple or Android devices

MAIL

FloresHR

PO Box 1028

Allen Park, MI 48101

FAX

800.726.9982 or 704.335.0818

CUSTOMER SERVICE 1.800.532.3327

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07/2026