



Flexible Spending Account



Do I need to re-enroll in the Medical FSA or Dependent Care FSA each year?

Yes. Elections do not roll over from year to year, meaning you must re-enroll each new plan year.

When will I have access to the funds in my Medical FSA?

After your first Medical FSA contribution to the plan, you will have access to the total amount you have elected for the year, regardless of the balance in your spending account.

How and when may I submit claims for reimbursement?

You may file your claims at any time during the plan year, but they must be postmarked by the claims filing deadline. Claims may be submitted by fax to 800-726-9982, by mail to P.O. Box 31397 Charlotte, NC 28231, by upload on www.flores247.com, or upload using the e-Receipt smartphone app.

How will reimbursements be issued?

Reimbursements will be mailed as a live check to your home address. You may also add your direct deposit information on the participant website or submit a completed *FSADirect* Direct Deposit Information Form to set up your account for direct deposit reimbursements. If your plan offers the debit card, you can use this card at the point of purchase to access your FSA dollars- Just remember to keep all of your receipts!

What expenses are eligible to be reimbursed from the Dependent Care FSA?

Your Dependent Care FSA can reimburse you for daycare expenses provided for your dependent that allow you (and your spouse, if applicable) to work. Care must be for a dependent child under the age of 13 or a dependent of any age that lives in your household and is incapable of self-care. See the Allowable Dependent Care Expenses Guide on www.flores247.com.

Can I change my election during the plan year?

You may only change your election during the plan year if you experience a qualifying status change event. You must notify your employer within 30 days of any status change event in order to change your election. See the Status Changes Guide on www.flores247.com for further information.

Can I submit my spouse's/dependents' medical expenses to my Medical FSA?

Regardless of who is covered on your medical insurance, your medical FSA may reimburse expenses for your spouse, if you file jointly, or any qualifying tax or adult dependent.

What happens to my FSA if I terminate from the company?

Any expenses submitted for reimbursement in either the Medical or Dependent Care FSA must be incurred prior to your termination date or the benefit end date specified by your company. These claims must be submitted prior to the claims filing deadline for the plan year during which you terminated. In addition, you may be eligible to continue your participation in the Medical FSA through the election of COBRA. Please contact your Human Resources Department for further information.

MEDICAL

FLEXIBLE SPENDING ACCOUNT

THE MEDICAL FLEXIBLE SPENDING ACCOUNT (FSA) CAN REIMBURSE YOU FOR ELIGIBLE EXPENSES YOU OR YOUR ELIGIBLE DEPENDENTS HAVE INCURRED THAT ARE NOT PAID BY YOUR EXISTING HEALTH CARE PLAN.

ELIGIBLE EXPENSES

- Medical co-payments, co-insurance and deductibles
- Routine wellness visits
- Prescription expenses
- Vision expenses (including eye exams, eyeglasses and contact lenses)
- LASIK surgery
- Dental expenses (excluding cosmetic procedures)
- Orthodontia payments
- Hearing expenses
- Prescribed over-the-counter items

YOUR STEPS TO SAVINGS!

1

REALIZE THE TAX SAVINGS

You can set aside pre-tax money into an account to be reimbursed for eligible medical expenses. Savings will depend on your tax bracket. For example, if you are taxed at 25% and you enroll for \$2,600 you would save \$650 in taxes.

2

ESTIMATE YOUR EXPENSES

Plan for your upcoming expenses and include your spouse and dependents, if eligible. A brief list of expenses can be found to the right. A comprehensive list of allowable expenses and an expense worksheet can be found at www.flores247.com.

3

ENROLL AND MANAGE YOUR ACCOUNT

Contact your Human Resource Department to find out how to enroll for this benefit. Flores will mail a custom Participant ID number to your home address to help you manage your account. Contact information can be found on the back of this flyer.

MEDICAL FAQs

FREQUENTLY ASKED QUESTIONS

HOW CAN I SUBMIT A CLAIM?

Claims may be uploaded to your account on our participant website, www.flores247.com, or using our e-Receipt mobile application. You may also submit your request for reimbursement via fax or mail, if you prefer. Please note that all claims must be received by the filing deadline for the applicable plan year in which your expenses were incurred.

WHAT MUST BE INCLUDED ON RECEIPTS?

All receipts for reimbursement must include the following information: Date of service, Description of Service, Out-of-Pocket Cost, Provider Name, and Patient Name.

WILL I HAVE A DEBIT CARD?

Possibly. If your plan offers the debit card, you can use your "Flores Debit Card" at the point of purchase. Remember to keep all of your receipts in case they are requested for review.

DO I NEED TO RE-ENROLL IN THE MEDICAL FSA EACH YEAR?

Yes, you must re-enroll with each new plan year. Elections do not rollover from year to year.

WHEN WILL I HAVE ACCESS TO THE FUNDS IN MY MEDICAL FSA?

After your first Medical FSA contribution to the plan, you will have access to the total amount you have elected for the plan year, regardless of the current balance in your flexible spending account.

HOW WILL REIMBURSEMENTS BE ISSUED?

Reimbursements will be mailed as a check to your home address. If you would like to have your reimbursement issued as a direct deposit, you may add your direct deposit information on the participant website (www.flores247.com) or submit a completed Direct Deposit Information Form. If your plan offers the debit card, you may use this card at the point of purchase to access your FSA dollars.

CAN I CHANGE MY ELECTION DURING THE PLAN YEAR?

You may only change your annual election during the plan year if you experience a qualifying status change event. You must notify your employer within 30 days of any status change event in order to change your election. See the Allowable Status Changes Guide on our website (www.flores247.com) for further information.

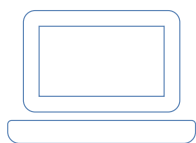
CAN I SUBMIT MY SPOUSE'S / DEPENDENT'S MEDICAL EXPENSES TO MY MEDICAL FSA?

Regardless of who is covered on your medical insurance, the Medical FSA may reimburse expenses for your spouse, if you file jointly on your federal tax return, or any qualifying tax or adult dependent.

WHAT HAPPENS TO MY MEDICAL FSA IF I TERMINATE FROM THE COMPANY?

Any expenses submitted for reimbursement must be incurred prior to your termination date or the benefit end date specified by your company. Claims must be submitted prior to the claims filing deadline for the plan year during which you terminated. In certain situations you may be eligible to continue your participation in the Medical FSA through the election of COBRA. Please contact your Human Resource Department for further information.

HOW DO I OBTAIN MY ACCOUNT DETAILS?



WEBSITE

Visit www.flores247.com and log in using Participant ID or User Name and password



MOBILE APP

Download our mobile app from your app store



PID & PASSWORD ASSISTANCE

Dial 800.840.7684

HOW DO I SUBMIT DOCUMENTS TO FLORES?

ONLINE

Visit www.flores247.com and upload documents securely

MOBILE

Download e-Receipt smartphone app
Available for Apple or Android devices

MAIL

Flores & Associates, LLC
PO Box 31397
Charlotte, NC 28231

FAX

800.726.9982 or 704.335.0818

Revised 8/16

CUSTOMER SERVICE 1.800.532.3327



DEBIT CARD

1 ENROLL IN ELIGIBLE BENEFIT PLAN

Your employer offers the Flores Debit card to employees that 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 DEBIT CARD

Your Flores Debit 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 Debit Card account on the Flores participant website, www.flores247.com. You should keep your receipts and invoices for payments made with your Flores Debit Card, as you may be required to provide documentation to Flores to verify the eligibility of certain transactions. If requested, you may submit your documentation to Flores by uploading it to your online account, uploading using the e-Receipt mobile application, or sending it by fax or mail.

Record-keeping Tip:

Most payments will be automatically substantiated at the point of the transaction. Flores 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 Debit Card purchases. Regardless of your position with your company, every employee will be treated the same in regard to IRS plan administration guidelines. No exceptions will be made.

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.

DEBIT CARD SUBSTANTIATION



IS SUBSTANTIATION REQUIRED?

YES

Co-pay amounts that do not match your company sponsored health insurance plan

Charges applied against your plan year deductible

Charges applied against your plan year coinsurance

Dental charges

Vision charges

NO

Co-pay amounts that match your company sponsored health plan

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)

DEBIT CARD FAQs

FREQUENTLY ASKED QUESTIONS

What expenses are eligible for payment with my Debit Card?

You can use your Flores Debit Card to pay for expenses incurred during your active enrollment period in the current plan year. If a provider or merchant does not accept Debit Cards, you do have the option to file a manual request for reimbursement of your eligible out-of-pocket cost. Please visit www.flores247.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 Debit Card to pay for my eligible out-of-pocket expenses?

Although the Flores Debit 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 Flores Debit Card will decline if you try to swipe it for an amount greater than your available balance.

How should I send my documentation to Flores?

Many transactions will be auto-approved at the point of sale and will not require further documentation. Flores 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, www.flores247.com, using the e-Receipt mobile application, or by fax or mail.

I used my card for an ineligible expense.

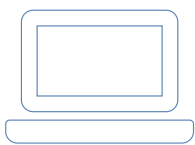
What do I need to do to correct this?

You may send a refund check to Flores for the ineligible amount, which will be credited back to your Debit 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 Flores will use to offset the ineligible amount paid with your Debit Card.

Will I receive a new card each plan year?

Your Debit 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 Debit 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 www.flores247.com and log in using Participant ID or User Name and password



MOBILE WEBSITE

Visit our mobile website at m.flores247.com



PID & PASSWORD ASSISTANCE

Dial 800.840.7684

HOW DO I SUBMIT DOCUMENTS TO FLORES?

ONLINE

Visit www.flores247.com and upload scanned documents securely

MOBILE

Download e-Receipt smartphone app
Available for Apple or Android devices

MAIL

Flores & Associates, LLC
PO Box 31397
Charlotte, NC 28231

FAX

800.726.9982 or 704.335.0818

CUSTOMER SERVICE 1.800.532.3327