



## Flexible Spending Account Employee Guide

A Flexible Spending Account (FSA) allows you to have money deducted from your pay on a pre-tax basis and put into an account that you can use to pay for eligible expenses. There are two types of accounts, Medical and Dependent Day Care.

To participate in the FSA you must make an election before the beginning of the plan year. Your annual election is divided by the number of pays during the year and the funds are taken out of your pay on a pre-tax basis over the course of the plan year.

### **Medical FSA**

Common expenses that are eligible include; co-pays, deductibles, prescriptions, vision and dental expenses. The maximum that you can contribute is determined by your employer.

In order to be eligible the expenses must:

1. Be for medical care.
2. Be incurred by you, your spouse or your eligible dependents.
3. Be incurred during the period of coverage.
4. Not be reimbursed by any other source.

A complete list of expenses eligible under the medical FSA is available at [www.flexfacts.com](http://www.flexfacts.com). Click on the FSA Eligible Expense Table link at the bottom of the page and enter in Access Code "flex2011".

### **Dependent Day Care FSA**

Common expenses that are eligible include; daycare facilities, after school programs, summer day camp, and in home babysitters.

In order to be eligible the expenses must:

1. Be for employment related expenses.
2. Be incurred to allow you and your spouse (if applicable) to be gainfully employed.
3. Be for your child who is under the age of 13 or for your spouse or tax dependent who lives in your home and is incapable of self-care.

The maximum that you can elect is \$5,000 per calendar year per family unit. If you are married filing separately the maximum is \$2,500.

### **Filing a Claim**

The full annual election under your medical flexible spending account is available on the first day of the plan year. Dependent care funds are available as they are deducted from your pay.

The easiest way to use your funds is by using your Flex Facts debit card at the point of service. The card can be used at any medical or dependent care facility that accepts MasterCard. You can also use your card at most pharmacies. When you use your card funds are automatically deducted from your account to pay for eligible expenses.

Please note that you should retain all of your receipts. The IRS requires that we request copies of receipts for certain claims. If you are required to send in receipts an e-mail or letter will be sent to you the business day after you use your card.

If you are not able to use your card at the point of service you can file a claim online, by fax or by mail.

- To file electronically log into your account, click on the “Request Reimbursement” link under “My Accounts” on the top left hand side of the screen then follow the on-line instructions.
  - To file via fax or mail complete a Claim Form and send it along with a copy of the EOB to:
  - Flex Facts Claims Department, 1200 River Ave, Suite 5C, Lakewood, NJ 08701,
- Fax 877-747-8564
- You can download the claim form at [www.flexfacts.com](http://www.flexfacts.com) or request a copy from your human resources representative.

Manual claims are reimbursed via direct deposit or manual check. To speed up the reimbursement process please sign up for direct deposit by logging into your account as described below.

### **Accessing Your Account On-Line**

Once your enrollment is received and entered into the system you will be able to access your account information on-line:

1. Go to [www.flexfacts.com](http://www.flexfacts.com)
2. Click on the “Participant Login” button on the top right hand side of the screen.
3. Your first time logging into your account you will have to click on the “Register” button.
4. Set up your username and password
  - a. Note that your password must be at least 8 characters long, cannot have the same character repeated three times in a row, and must include at least three of the following: capital letter, lower case letter, number or one special character (. , ! @ etc...)
5. Enter in the information requested. You will need the following information:
  - a. Your employee ID is your Social Security Number(no dashes) Unless your employer uses a different type of employee identifying number
  - b. Your Registration ID (Employer ID from Drop Down) will be provided after your enrollment is received
  - c. You then must click on the link to “View Terms of Use” and it will bring up a separate page, after reviewing, mark the box to accept the terms and then click Register

Once you log into your account you can access your account information including balances and claims history.

\* You can download a Mobile App for your Smartphone at the Apple iTunes store (iPhone) or the Google Play Store (Android) by searching for FlexFacts or scanning the QR codes below. Once you download the app you can also create an online account using the above instructions. If you have already created an account online you must use the same User ID and Password. The App can be used to view account balances, view transaction history and to upload claims by taking a picture from your Smartphone.



iPhone



Google

### **Contact Us**

Our customer service representatives are ready to help with any questions you may have. Please feel free to contact us using one of these methods:

- Call our customer service department toll free at 877-94-FACTS (32287) or local at 732-640-5951 between the hours of 8:30 AM and 8:30 PM Monday through Thursday and Friday from 8:30 AM to 5:30 PM EST, excluding holidays.
- Send an email [support@flexfacts.com](mailto:support@flexfacts.com)
- Send a fax to 877-747-8564
- By mail at 1200 River Ave, Suite 5C, Lakewood, NJ 08701

Flex Facts, 1200 River Avenue, Suite 5C, Lakewood, NJ 08701, [www.flexfacts.com](http://www.flexfacts.com)  
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