



Flexible Spending Account (FSA) Questions and Answers

What is a Flexible Spending Account (FSA)?

A Flexible Spending Account is an employer benefit that allows you to set aside money from your paycheck on a pre-tax basis to pay for health care and/or dependent care expenses.

How does it benefit me?

The money you set aside in your account is deducted from your gross pay BEFORE the following taxes are calculated: Federal Income tax, Social Security, Medicare, State and Local tax.

How do I elect to participate?

To participate, estimate your expected unreimbursed medical, dental, and childcare expenses for the plan year, then complete and sign a Payroll Authorization Form. The specified amount will be deducted uniformly from each paycheck throughout the Plan Year.

What type of expenses qualify as covered expenses for reimbursement?

(visit www.benefitadministrators.com for a comprehensive list)

Medical FSA Covered Expenses:

- Medically necessary expenses you have incurred and paid which are not reimbursed by any insurance plan. Treatment or prevention must be prescribed by a physician.
- Medically necessary dental expenses you have incurred and paid which are not covered or reimbursed by any dental program.
- Corrective vision care expenses incurred and paid which are not reimbursed by any insurance plan.

Dependent Care FSA Covered Expenses:

- Dependent care expenses such as daycare, after school care, in home care, etc. to enable you and your spouse to work, actively look for work, or attend school full-time.

Who can my FSA funds be used for?

Medical FSA funds can only be used for you and your dependents claimed on your taxes. Dependent Care FSA reimbursements are for those dependents up to age 13, or adult dependents who are claimed on your federal tax return.

When are my funds available?

Medical FSA funds are available to you on the first day of the benefit period. Dependent Care FSA funds become available only as contributions are made through your payroll deductions and are not available on the first day of the benefit period.

How do I file a claim to be reimbursed for medical, dental, vision, and day care expenses?

Complete a Claim Supporting Statement then send it with a copy of the **itemized statement or Explanation of Benefits (EOB)** that includes the **patients name, date of service, description of service, reimbursement amount and provider name** to Benefit Administrators, Inc. (BAI). Claims supporting statements can be found on our website www.benefitadministrators.com

What items are not acceptable documentation and should not be submitted with the Claims Supporting Statement to request reimbursement?

Documentation including cash register receipts for prescriptions, receipts from debit/credit card machines, and cancelled check copies are not acceptable documentation.

For prescriptions, please submit the prescription bag tag that contains all the information needed to process for reimbursement instead of the cash register receipt. You can also submit a printout from the pharmacy with your prescriptions listed instead of submitting each individual bag tag.

How do I submit my Claim Supporting Statement and itemized statement or EOB?

There are 4 ways to submit

1. Snap Claim Submission: *myRSC* Mobile App
2. Email: thr.hb.FSA@hubinternational.com
3. Fax: 814-459-2250
4. Mail: BAI: Spending Account, 1250 Tower Lane, Erie, PA 16505

How are claims processed?

Claims are processed by the date the service is performed, not the date they are billed or paid. This standard is set by the IRS who governs the regulations for the flexible spending account.

When am I reimbursed for eligible expenses?

Your employer has chosen the frequency that your group's claims are processed. If your reimbursements are received via paper check via USPS, you can anticipate receiving it within 7-10 business days of your processing date. If you have questions about your processing date, please contact FSA Customer Service.

Who do I contact if I have questions about my FSA?

You can contact our FSA Customer Service department by email at thr.hb.FSA@hubinternational.com, by phone at 814-454-0167 or 800-777-2524 or by fax at 814-459-2250. The Customer Service hours of operation are 8:00AM to 4:00PM Monday-Friday, excluding most major holidays.

You can also access your FSA account online at www.myRSC.com or in the *myRSC* mobile app. Here you can view claims, manage personal information, and check account balances.

When do I get my money back if I do not have as many expenses as I originally estimated?

You have an additional 2 ½ months after the end of the plan year to pay for non-covered or unreimbursed medical costs or dependent care expenses. If your expenses in any year do not equal your account balance after this extended deadline, any remaining balance is forfeited to the employer. You have 30 days after the end of the extended deadline to submit your receipts for reimbursement.

Can I change my Reimbursement Account payroll deductions once I have started the plan?

You may change your deductions annually. You can increase, decrease, or stop your deductions during the plan year **only** if you have a status change, i.e., birth, death, loss of job, marriage, divorce.

Where can I find more information?

Please visit the Benefit Administrators, Inc. website at www.benefitadministrators.com or reach out to our customer service department at thr.hb.FSA@hubinternational.com