

# Flexible Spending Account

Open a Flexible Spending Account (FSA) and watch your savings grow.

## Save on everyday expenses.

Open a Flexible Spending Account (FSA) during open enrollment and good things happen. You have money ready for eligible expenses not covered by your insurance, saving you 25% – 40%.

## How FSAs work.

You can sign up for an FSA during open enrollment. Each paycheck, you set aside some of your pay, before taxes, to use for eligible expenses. This is how you save money: \$100 put into your FSA is \$100 to spend on eligible expenses. Without an FSA, you pay taxes, leaving \$60 or \$75 to pay for the same eligible expenses.

## Using your FSA is easy.

When you elect a Medical Expense FSA, your account is funded with the full amount you've chosen at the beginning of the year. As soon as that happens, it's ready to use for eligible expenses. Throughout the year, you "pay your account back" with pre-tax contributions from your paycheck. Use these convenient payment options:

- ▶ **myFBMC Card®.** Use it instead of cash at health care providers and wherever accepted for health-related services and health expenses.
- ▶ **Online.** File a claim online anytime,
- ▶ **Fax.** Request reimbursement via fax, or
- ▶ **Mail.** Submit a paper Claim Form by mail.

You can also choose a Dependent Care FSA to help with the cost of care for eligible children or aging parents while you are at work. A Dependent Care FSA works a lot like a Medical Expense FSA, but your account is funded several times a year, so funds are available as contributions are taken from your paycheck.

## Using the myFBMC Card® Visa Card®.

The myFBMC Card® is a convenient reimbursement option that allows Fringe Benefits Management Company, a Division of WageWorks to electronically reimburse OTC and prescription expenses. (Please note that all other purchases will require you to fill out a reimbursement form.) Because it is a payment card, funds are electronically deducted from your Health Care FSA.

Simply swipe the myFBMC Card® like you would with any other credit card. Note that prescription purchases will only be accepted at IAS certified merchants. To find out if a pharmacy or drugstore near you accepts the card, please refer to the IAS Store List at [www.myFBMC.com](http://www.myFBMC.com).

Two cards will be sent to you in the mail; one for you and one for your spouse or eligible dependent. You should keep your cards to use each plan year until their expiration date.

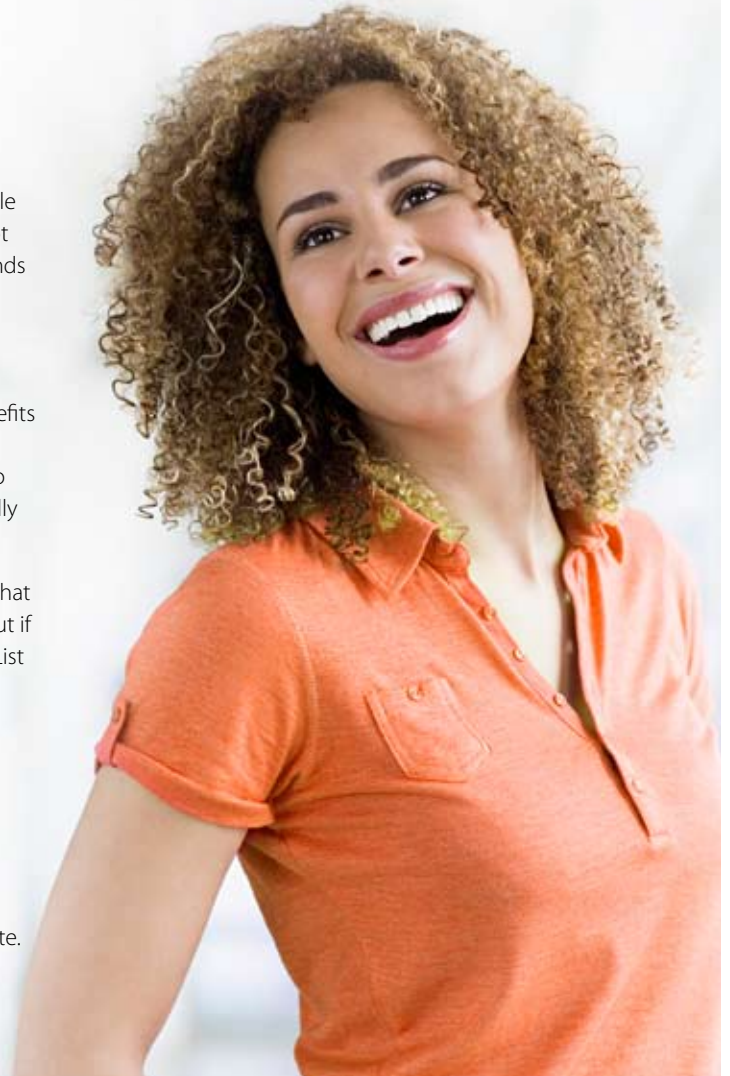
Remember, you can go to [www.myFBMC.com](http://www.myFBMC.com) to activate your card, see your account information and check for any outstanding Card transactions.

Note: Card transaction disputes must be filed within 60 days of the transaction date.

Saving up to 40%  
on health expenses.

Awesome.

That's exactly what I need.



See how much you could save at [www.myFBMC.com](http://www.myFBMC.com)

Sign up during open enrollment. 9/21/2011 – 10/5/2011

## Pay for hundreds of expenses – tax-free!

You can use your FSA to save on hundreds of products and services for you and your family. Eligible expenses are defined by the IRS and your employer. Typically, your Medical Expense FSA covers:

- ▶ **Prescriptions** for almost any medical condition
- ▶ **Prescribed Over-the-Counter (OTC)\*** health care products like allergy medicine, antacid, antibiotics, aspirin...
- ▶ **Co-payments** and deductibles
- ▶ **Dental care**, both preventive and restorative
- ▶ **Orthodontia**, child and adult
- ▶ **Vision care**, including eyeglasses, contact lenses, and saline solution
- ▶ **Eye surgery**, including laser vision correction
- ▶ **Physical therapy**, counseling and psychology
- ▶ **Chiropractic care, acupuncture**, and some other alternative treatments

## Pay for dependents, too!

Your Dependent Care FSA covers these types of expenses for your eligible dependents while you work:

- ▶ **Babysitting** or au pair services
- ▶ **Before- and after-school** programs
- ▶ **Day care and nursery schools**
- ▶ **Pre-school** programs
- ▶ **Elder care** services
- ▶ **Transportation** (provided by the day care or elder care provider)

For details and hundreds more eligible expenses, visit:  
[www.myFBMC.com](http://www.myFBMC.com)

\* Requires a doctor's prescription as of 1/1/2011.

## Accessing Your Benefits

Our Customer Care Center offers you a variety of resources to make inquiries about your benefits and Flexible Spending Accounts (FSAs), including information from the website, Interactive Voice Response system (IVR) and our Customer Care Representatives.

**On the Web:** Visit [www.myFBMC.com](http://www.myFBMC.com) to access our home page. Use the navigational tabs along the top of the webpage to get answers to many of your benefits questions. You can check the status of your benefits, FSA claims, FSA balance(s), activate your myFBMC Card®, change your profile and so much more. Browse through our extensive resource library or download forms. Be sure to sign up for Go Green for real-time statements and receive instant notifications about your claims.

**Over the Phone:** Our **automated phone system**, IVR, can be reached 24-hours a day by calling 1-800-865-3262. IVR allows you to access your benefits any time.

## Requesting Reimbursement

### For a Health Care FSA

**Online:** Claims submission can now be made at [www.myFBMC.com](http://www.myFBMC.com). This process allows FSA participants to submit a scanned image of a completed claim form and supporting documentation (must be in .jpg, .gif, .bmp or .pdf format). Submitting claims online also ensures quicker reimbursement.

**Mail or fax:** Send in a completed FSA Reimbursement Request Form with one or more of the following:

- ▶ an invoice or bill from your health care provider listing the date you received the service, the cost of the service, the specific type of service and the person for whom the service was provided or
- ▶ an Explanation of Benefits (EOB) from your health insurance provider that shows the specific type of service you received, the date and cost of the service and any uninsured portion of the cost and
- ▶ a written statement from your health care provider indicating the service was medically necessary (if those services could be deemed cosmetic), accompanied by the invoice or bill.
- ▶ a copy of the typed prescription statement (that includes your name and the drug's name)
- ▶ **FOR OTC drugs or medicines** — a cash register receipt clearly stating the purchase date and name of the OTC drug or medicine.

**Note:** Canceled checks or credit card receipts listing the cost of eligible expenses are not valid documentation.

### For a Dependent Care FSA

Mail or fax a completed FSA Reimbursement Request Form along with documentation showing the following:

- ▶ the name, age and grade of the dependent receiving the service
- ▶ the cost of the service
- ▶ the name and address of the provider and
- ▶ the beginning and ending dates of the service.

**Online:** Claims submission can now be made at [www.myFBMC.com](http://www.myFBMC.com).

This process allows FSA participants to submit a scanned image of a completed claim form and supporting documentation (must be in .jpg, .gif, .bmp or .pdf format). Submitting claims online also ensures quicker reimbursement.

**Fax TOLL-FREE to:** 1-866-440-7145

**Mail to:** Fringe Benefits Management Company,  
a Division of WageWorks  
P.O. Box 1800  
Tallahassee, FL 32302-1800

## Small Changes, Same Superior Service

Your Flexible Spending Account administrator is part of a larger family now, with a new name: **Fringe Benefits Management Company, a Division of WageWorks**. We continue to provide you with the same tax-favored accounts (Health Care and Dependent Care FSAs), the same great service and the same commitment to quality. Our standard of excellence remains, with the same great people you knew and the same exceptional service you demand.

## Questions?

Helpful tips, guides and FAQs are available online at [www.myFBMC.com](http://www.myFBMC.com). Our Customer Care professionals also are standing by to help you. Just call 1-800-342-8017, Monday – Friday, 7 a.m. – 10 p.m. ET.