

Flexible Benefit Plan

Enrollment Guide

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Submit claims online
See ProBenefits.com
for details



Instructions for Using This Guide:

- 1 Review** the information and decide how this plan benefits you.
- 2 Estimate** your benefit using the worksheet.
- 3 Enroll** or waive participation by completing the Plan Participation Form, or enroll online at www.ProBenefits.com (if offered by your employer).
- 4 Update** or add your Direct Deposit information online at www.ProBenefits.com or complete the Direct Deposit portion of the Plan Participation Form.
- 5 Return** the completed Form to your employer or complete online enrollment by the announced deadline.



ProBenefits

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This Guide contains general, explanatory information about a Flexible Benefit Plan. Flex Plans are governed by IRS regulations, which may be amended from time to time. Information in this Guide is correct as of the date of printing, but please consult your company benefits administrator, a ProBenefits representative, or ProBenefits.com for the most current information. If you enroll in the Plan, your Summary Plan Description ("SPD") will contain a full explanation of the Plan and your rights under the Plan.

The Benefit

Flexible Spending Accounts (FSAs)

Flexible Spending Accounts (FSAs) are reimbursement accounts that allow you to pay for certain eligible expenses with tax-free dollars. Through pre-tax salary reduction and reimbursement, you convert taxable income into non-taxable benefits. The result is reduced tax withholdings and more take-home pay. FSA participation results in tax savings of approximately 30% for all dollars run through the plan.

There are two types of FSAs:

- 1. Medical/Dental/Vision FSA** can be used to pay for eligible unreimbursed medical expenses (not covered or paid by any insurance) incurred by you, your spouse, and your dependents. A general listing of reimbursable and non-reimbursable expenses is included in this Guide. For more information visit www.ProBenefits.com.
- 2. Dependent Care FSA** can be used to pay for eligible dependent care expenses (daycare, childcare) so you **and** your spouse can work, look for work, or attend school full-time. Covered expenses must be for:
 - Dependent children age 12 and under; or
 - A person of any age whom you claim as a dependent on your taxes and who is mentally or physically incapable of caring for himself or herself.

Eligible expenses include childcare (nursery, preschool or private sitter), before and after-school care, and day camps.

Ineligible expenses include kindergarten tuition, overnight camps, and expenses paid to a tax-dependent.



Important Notes About FSAs:

- Any funds remaining in your FSA after the close of the plan year are forfeited per the IRS "Use-or-Lose" rule, so use a conservative estimate when making your election.
- Your FSA annual election cannot change during the plan year except in the event of a recognized Status Change or Qualifying Event.
- Per IRS regulations, dependent care elections cannot exceed \$5,000 per family per tax year.
- Please visit www.ProBenefits.com for more detailed information on the IRS rules governing FSA plans.



About the Flex Card

Please note: Your plan may not offer the Flex Card or your plan details may differ slightly from those below. Contact your employer or ProBenefits for more information.

The Flex Card is a MasterCard® limited merchant category card. It is designed to work at merchants with a health-care merchant category code, such as a doctor's office or hospital; at these locations, card transactions which match your employer-sponsored group health plan copays will be automatically approved. You will need to submit documentation to ProBenefits for other amounts.

The Flex Card will also work at retail merchants which have an Inventory Information Approval System (IIAS) in place. The IIAS will provide automatic adjudication at the point of sale for FSA-eligible items; this means you can only purchase eligible items with your card at these locations, and you will not need to submit paperwork for these charges. However, per IRS requirements, you should always keep your receipts on file.

For a complete listing of eligible Merchant Category Codes and a listing of IIAS Retail Merchants where the Flex Card is accepted, please visit our website at www.ProBenefits.com.

Important Notes About the Card:

- **Save your receipts!** You may not always need to submit them to ProBenefits, but the IRS requires that you keep them on file in case of an audit.
- For expenses not paid with your card, you can still submit a regular reimbursement claim form. The card is just one way to access your FSA.
- Your card(s) will be mailed to the address on file with ProBenefits.
- **Keep your card!** Your card will not expire for 3 years, so if you use up your FSA funds during this plan year, save your card for use next year.
- Your card is for medical expenses only - it cannot be used for dependent care (daycare) expenses.



Top Five Benefits of the Flex Card

1. **Cashless FSA Transactions:** The Flex Card provides instant access to FSA funds, reducing out-of-pocket expenditures.
2. **Less Paperwork to Submit:** Charges are automatically approved at many locations where the card is accepted, so in many cases you will only need to save your receipts instead of submitting them to ProBenefits.
3. **Online Account Access:** See personal account information including your available balance and transaction history.
4. **Free Cards:** There is no fee for cards for you and your spouse or dependent.
5. **Flexibility:** You can still file reimbursement claims if you forget your card or choose not to use it.

Estimating Your Expenses

Use this worksheet to help estimate what out-of-pocket expenses you can pay with *tax-free dollars* through a Flexible Spending Account (FSA).

1. Medical/Dental/Vision FSA

What is your estimate of medical/dental/vision costs to be incurred during the plan year and not reimbursed by insurance or another benefit plan? Be sure to include expenses for you, your spouse, and all dependents, even if they are not enrolled under your employer's insurance coverage. Confirm the eligibility of an expense on our website (www.ProBenefits.com) or call us to discuss!



Medical

Insurance Deductibles \$ _____
 Copays and Coinsurance (amount not paid by insurance) \$ _____
 Routine Exams (Physicals, Ob-Gyn, etc.) \$ _____
 Prescription Drugs (Including birth control) \$ _____
 Over-the-Counter Medications (only with a prescription) \$ _____
 Over-the-Counter Non-Drug Medical Items \$ _____

Dental

Insurance Deductibles, if applicable \$ _____
 Copays and Coinsurance (amount not paid by insurance) \$ _____
 Exams, Cleaning, X-rays, etc. (NOT teeth whitening) \$ _____
 Fillings, Caps, Crowns, Bridges, etc. \$ _____
 Orthodontia (Braces) *Note: Special rules apply* \$ _____

Vision Care (Exams, Contacts, Glasses, LASIK Surgery) \$ _____

Hearing Care (Exams, Hearing Aids & Batteries, etc.) \$ _____

Other unreimbursed medical expenses \$ _____

Total Medical/Dental/Vision Expenses \$ _____/Year

2. Dependent Care FSA

If your spouse works or if you are a single parent, how much do you pay for employment-related dependent day care or childcare services for children age 12 and under? *Only fees for actual care may be reimbursed. Kindergarten tuition, overnight camps, and expenses paid to a tax-dependent are ineligible.*

Total Dependent Care Expense \$ _____/Year



Remember:

- Due to changes in the laws governing FSA plans, over-the-counter medicines and drugs now require a prescription for reimbursement. Over-the-counter non-drug medical items and insulin are still reimbursable without a prescription.
- Reimbursement is based on the **date of service**, not the date of payment. In order for you to be reimbursed from your FSA funds, *the date the expense is incurred* must be within the current plan year and while you are an active participant in the plan.
- Prepayments, such as deposits for prenatal care/delivery, surgery, dental work, or dependent care summer programs, are not eligible for reimbursement until the service has actually been rendered.
- You have 90 days after the end of your plan year or 90 days after your last day of plan participation to file reimbursement claims for eligible expenses.
- Your Dependent Care and Medical/Dental/Vision FSAs are two separate plans, and funds cannot be transferred between them.
- Please call us or visit our website, www.ProBenefits.com, for any questions about eligible expenses.

What's Reimbursable?

This non-exhaustive list of expenses reimbursable by your Medical Flexible Spending Account is based on Internal Revenue Code 213(d). Please note that there have been important changes in the way over-the-counter drugs and medicines are reimbursed. See www.ProBenefits.com for further information, or please feel free to contact us if you have any questions about eligible expenses.

Reimbursable Expenses

Acupuncture	Diagnostic fees	Physician fees
Ambulance	Diagnostic devices	Practical nurse fees
Artificial limbs	Drug & alcohol addiction treatment	<u>Prescribed</u> medicine (if not cosmetic; hair-loss medications are not reimbursable)
Artificial teeth	Drug & medical supplies	Psychiatrist's care
Automobile modifications (hand controls, lifts, etc.)	Eyeglasses, incl. exam fee	Psychologist's fees
Bandages	Guide dog	Routine physicals
Birth control	Handicapped persons' schools	Smoking cessation (prescribed drugs and non-drug programs)
Blood pressure monitor	Hearing devices & batteries	Special communications equipment for the deaf
Braille books & magazines	Insulin	Special education for the blind
Care for mental handicap	Laboratory fees	Surgical fees
Chiropractors	Lactation expenses	Transportation expenses for medical service
Copays, deductibles, & coinsurance	Laser eye surgery	Tubal ligation
Contact lenses & supplies	Learning disability - special school fees	Tuition at special school for the handicapped
Contraception	Obstetrical expenses (after services have been performed)	Vasectomy
Costs for physical/mental illness	Operations (medically necessary)	Wheelchair
Crutches	Orthodontia (special rules apply; see www.ProBenefits.com)	X-rays
Deductible, all family members	Orthotics/Orthopedic shoe inserts	
Dentist fees (if not cosmetic: e.g., teeth whitening is a non-reimbursable expense)	Osteopath fees (licensed)	
Dentures	Oxygen	
	Physical therapy	

OTC Drugs and Medicines: Reimbursable with a Prescription

Over-the-counter drugs and medicines now require a prescription for FSA reimbursement. The prescription must be written by a physician on an official prescription pad and must include the name of the patient, the specific OTC drug or medicine, and the number of refills or duration of treatment. You may submit a copy of the prescription and a receipt for purchase of the product with your reimbursement claim form.

Acid control medication (Prevacid, Prilosec, Zantac, etc.)
 Acne treatment
 Allergy medication (Zyrtec, Claritin, etc.)
 Antacids (Tums, etc.)
 Anti-itch medication
 Cold medication
 Cough drops
 Nicotine patches or gum
 Pain relievers (Advil, Tylenol, etc.)
 Sleep aid medication
 Stomach remedies (Pepto-Bismol, etc.)

MEDICAL CENTER
 NAME John Smith AGE 37
 ADDRESS DATE 1/3/11

R

Zyrtec daily for 3 months

Jane Doe, MD
 SIGNATURE

REFILL 0 1 2 3 4 5 PUN NR

An example prescription for an Over-the-Counter medicine:

Reimbursable with a Letter of Medical Necessity

These items may be reimbursable if accompanied by a note from a doctor recommending the item to treat a specific medical condition. Other special rules may apply - see www.ProBenefits.com for more information.

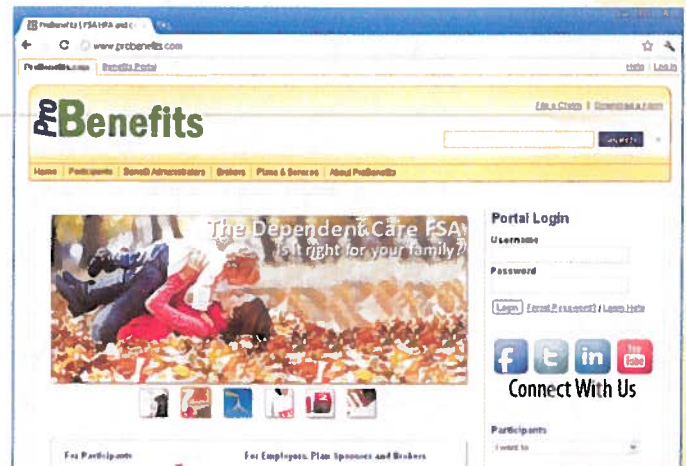
Cord blood storage
 Home improvements for medical conditions
 Nutritionist
 Orthopedic shoes (not mass-produced)
 Vitamins & nutritional supplements (only if recommended by a doctor for a specific medical condition)
 Weight loss to treat existing disease
 Wigs

Not Reimbursable

Cosmetic surgery (unless restorative) · Finance charges · Food · Imported drugs (Canada, Mexico) · Insurance premiums for individual policies · Long-term care expenses · Marriage counseling · Missed appointment fees · Personal hygiene products · Spa fees · Teeth whitening · Toothbrushes · Toothpaste · Warranties

At www.ProBenefits.com:

- Use an interactive Benefits Calculator to see how much you save with the Flexible Spending Account
- Make changes to your contact information
- Add or change your direct deposit information
- View account balances
- Submit a claim online (NEW!), or fill out and print a claim form for faxing or mailing
- Check the status and view images of claims you have submitted



Logging in to your ProBenefits.com account:

If you have never logged in before, go to www.ProBenefits.com and click "Login Help" under the Portal Login section on the right side of the screen. Follow the instructions for "First Time Users" for your initial login, and then choose a new user name and password for future use. If you have logged in before but have forgotten your username and/or password, click the "Forgot Password?" link and follow the steps to have your login information reset.

After enrollment for your plan is complete, you can access your Flexible Spending Account information at any time on our secure website. When logged in to your account, you will be able to view account balances, claim information, pending Flex Card transactions, and even images of claims you have submitted. ProBenefits will also email claim and payment confirmations to help you keep track of your account - provide your email address on your Plan Participation Form, or add or change your email address and other contact information online at www.ProBenefits.com.

Contact Us

Email: Flex@ProBenefits.com

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Website:
www.ProBenefits.com

Scan this code with your mobile device for quick access to our Benefits Calculator and other useful enrollment information on our website.



The information included in this Guide is for explanation only and is not intended as tax advice. In all matters where tax or legal advice is needed, the services of professional counsel should be sought.