



# **FLEXIBLE SPENDING ACCOUNTS**

**Health FSA  
Debit Card  
Filing a Claim  
Accessing Your FSA**

# Flexible Spending Accounts

American Fidelity Assurance Company

Flexible Spending Accounts are a great cost savings tool to help with common medical and/or dependent care expenses not covered by your insurance. You can elect a portion of your pay to be deducted, on a pre-tax basis, from each paycheck to use for reimbursements of qualified out-of-pocket expenses throughout the plan year.

## Flexible Spending Account Savings Example

With FSA		Without FSA
\$30,000	Annual Gross Income	\$30,000
-\$2,400	Health FSA Deposit	\$0
-\$2,500	Dependent Care Account Deposit	\$0
\$25,100	Taxable Gross Income	\$30,000
-\$5,020	Estimated Federal Tax (20%)	- 6,000
-\$1,920.15	Estimated FICA (7.65%)	- 2,295
\$18,159.85	Annual Net Income	\$21,705
\$0	Cost of Recurring Medical Expenses	-\$2,400
\$0	Cost of Recurring Dependent Care Expenses	-\$2,500
<b>\$18,159.85</b>	<b>Spendable Income</b>	<b>\$16,805</b>

With an FSA you have a potential annual savings of: **\$1,354.85**

By using an FSA to pay for eligible recurring expenses, you can cut down on your taxable income which will result in additional spendable income.

## Health Flexible Spending Account (FSA)

A Health FSA allows you to allocate money on a pre-tax basis to reimburse yourself for qualified medical expenses for you and your family. Qualified expenses include anything from co-payments, medical deductibles, prescriptions and much more.

Maximum Annual Deposit: \$2,550

### Partial List of Eligible Expenses for Health FSA

- Copays/coinsurance
- Deductibles
- Dental treatments
- Diabetic supplies
- Prescription drugs and medicines
- Eye exams, eyeglasses, contact lenses, contact lens solution and enzyme
- Flu shots
- Immunizations
- Lab fees
- Laser/Lasik/RK surgery
- Medical exams
- Orthodontia
- Psychiatric care
- Wheelchair
- X-rays

For a complete list of eligible expenses, please visit [www.americanfidelity.com](http://www.americanfidelity.com)

## Carryover Provision for Health Flexible Spending Accounts

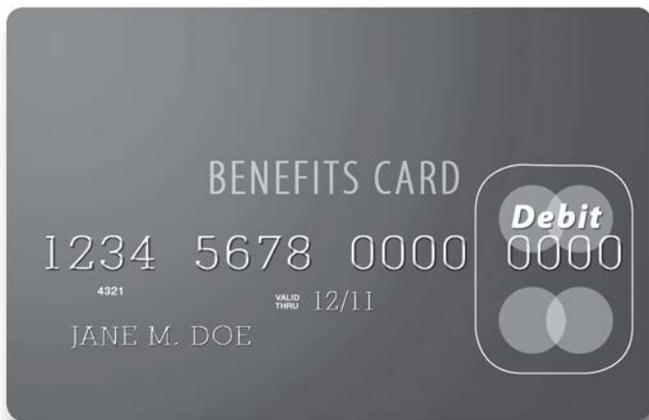
The Internal Revenue Service (IRS) gives employers the ability to allow Health Flexible Spending Account (Health FSA) participants to carry over up to \$500 of unused contributions from one plan year to the next. This is called the Carryover Provision. This carryover amount may then be used to reimburse eligible medical expenses incurred anytime during the next plan year.

# Flexible Spending Accounts

## Health FSA Card

### Health FSA Card

American Fidelity will provide a Health FSA Card to all employees who elect to participate in a Health FSA. The card gives immediate, convenient access to Health FSA funds at the point of sale for prescriptions, copays, and other common qualified medical expenses. The card can only be used for the Health FSA and is not available for the Dependent Care Account.



### Using Your Health FSA Card

Simply swipe your Health FSA Card like you would with any other credit card. Whether at the doctor's office or the dentist, the amount of your eligible expenses will be automatically deducted from your Health FSA account.

The Health FSA Card can be used at:

- Healthcare related facilities which include: hospitals, physician offices, dental offices, vision offices; and,
- Merchants participating in the Inventory Information Approval System (IIAS).

Your card claim will be automatically approved without further information requested for:

- Copay Amounts – If your employer provides the necessary information for your medical carrier, the copay amounts can be automatically approved if your copay is stated as a flat dollar amount. If your medical coverage is stated as a coinsurance percentage, additional information will be necessary to approve the expenses.

- Recurring expenses – You will need to submit your first claim manually and state this will be a recurring claim from the same provider at the same dollar amount. It will be noted on your account that this will be a recurring expense, and additional substantiation will not be required for that plan year.

### Activating Your Card

You will receive your card at your home address and can begin using your card at the beginning the first day of your plan year. Your card will be automatically activated when you use it for the first time for an eligible expense.

### Guidelines for Your Health FSA Card

- **Keep your receipts.** Claims not approved automatically will need to be submitted manually.
- If a provider does not accept the Health FSA Card, you can request reimbursement by completing the Health FSA Expense Reimbursement Voucher and submit with the required documentation. Health FSA reimbursement vouchers can be found online at [www.americanfidelity.com](http://www.americanfidelity.com).
- If card "swipes" do not match up with pre-set benefits from your employer, or, we do not receive all the necessary information electronically from the card vendors to automatically approve the Health FSA Card "swipe", manual claims substantiation will be requested.
- If you cannot provide the substantiation requested, that claim will be determined to be ineligible and funds for that claim must be reimbursed back to the plan. Acceptable substantiation to accompany the request is a professional bill or receipt that includes the provider of service, type of service rendered, charges for the service, and original date of service; insurance company explanation of benefits; pharmacy statement that includes Prescription number and name of prescription.

# Flexible Spending Accounts

## Filing a Claim

### Filing a Claim

1. Complete an Expense Reimbursement Voucher, along with the third-party documentation of the expense. Health FSA and Dependent Care vouchers can be found online at [www.americanfidelity.com](http://www.americanfidelity.com).

2. Submit your completed form and documentation to American Fidelity's Flex Department. You can either mail it to the address located on the bottom of the voucher or fax it toll-free to 1-888-543-3539.

3. Your claim will be processed on an average of 5-7 business days from the date all required claim information is received. The Health FSA reimbursement check will be for the expenses claimed up to the annual election for the plan year minus any previously reimbursed amounts.

The Dependent Care expense reimbursement will be for the services provided limited to the amount you have in your account. If the Dependent Care expense claim is in excess of your account balance, the balance of the claim will be paid to you as additional contributions are received.

### Direct Deposit

By selecting to have your reimbursements directly deposited to your bank account you can get your reimbursements faster without having to wait for the check to arrive in the mail. Each time a reimbursement is deposited into your bank account, you will be mailed an Explanation of Benefits that shows the deposit as well as a summary of your account.

### Accessing Your FSA

By visiting American Fidelity's web site [www.americanfidelity.com](http://www.americanfidelity.com) you will have a wealth of information available to you without the use of any customer IDs or passwords. Through the public site you have access to:

- Claim forms
- Section 125 Flex Reimbursement Forms
- Customer FAQs
- Contact information

### Secure Account Management Tools

American Fidelity's Online Service Center is a convenient, secure web site that gives you access to information regarding your American Fidelity account. Available any time of day from home, work or any computer with Internet access, the Online Service Center provides valuable options.

- Check claim status
- Review detailed insurance policy information
- Access Health FSA information and balances
- Submit address changes