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YOUR FLEX SPENDING ACCOUNT

WELCOME

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Congratulations on enrolling in a flexible spending account (FSA) program provided by your employer and managed by Benecom Company.

Now that you have seen the benefits in setting aside pre-tax dollars to pay for your health care and/or dependent care expenses, we at the Benecom Company are here to help you start saving.

With your new flex spending account you can make purchases for all of your health care and/or dependant care needs. We will show you all the great ways you can start saving.

Inside this guide you will find information that will help you

understand how to get quick reimbursement from your account as well as tips on how to get the most use of your FSA funds.

If you have already signed up for a Take Care debit card inside you will see all the benefits and necessary information to get started with the

all new and hassle free way to pay for all of your health-care expenses.

If you have not signed up for a Take Care debit card and would like to do so. Please contact our office as soon as possible and someone from our friendly staff will be happy to get one ordered for you.

SPECIAL POINTS OF INTEREST:

- How can I be reimbursed for services?
- What expenses are eligible?
- How do I file a claim?
- How can I check my balance?

ABOUT US

Your FSA account is managed by the Benecom Company one of the area's leading administrator of Flex Spending Accounts. Our goal is to provide you with the convenience and flexibility with easy ac-

cess to your account.

Benecom sets the standards with fast and friendly support, no hassle reimbursement options, and comprehensive on-line tools available to you 24/7.

If you have any questions or concerns please feel free to contact one of our knowledgeable associates during business hours Monday thru Friday.



UNDERSTANDING YOUR FSA

When you pay for an eligible health care or dependant care expense, you want to put your FSA account to work right away. You can use this reimbursement for yourself, your spouse (if filing a joint tax return), and any children or other individuals you claim as dependants on your tax return.

With your FSA you can access your entire year's worth of contributions at the start of your company's plan year. For example if you elected to deduct \$1,500 yearly to pay for all of your eligible expenses, the entire \$1,500 will be available to spend the first day of the start of your plan year.

On the other hand it is very important to remember that, according to IRS regulations, if you don't use all of your money that you elected by the end of your FSA program's plan year (or grace period, if your employer allows one) your employer isn't allowed to refund it to you. You will forfeit any money that is remaining per IRS guidelines. So make sure to spend your entire elected amount by the end of your plan year (or grace period if your employer allows one).

To validate an eligible expense for the IRS, you must be able to provide appropriate proof of purchase or service. Be sure to keep all re-

ceipts, invoices, payment contracts or explanation of benefits (EOB) from your health plan provider. A credit card or debit card receipt without a detail of the purchase by itself is not sufficient.

These purchases or services generally need to be medically necessary to treat a specific medical concern. Cosmetic or non-medical expenses are not covered. (see page 4 - eligible expenses)

If you are using your FSA for care provided for your child (under age 13) or a qualifying dependent the care must be provided while you are at

work or looking for work. For example, the cost of a babysitter while you and/or your spouse go out to eat would not qualify for reimbursement under the plan.

"A credit card or debit card receipt without a detail of the purchase by itself is not sufficient."

REVIEWING YOUR FSA ACCOUNT

Now you can access your account 24/7. It is important to keep an eye on your FSA account since it is your money. Remember that, according to IRS regulations, if you spend less than your total account balance by the end of your programs plan year, you will lose that money.

For all of your latest account information please visit www.myflexonline.com. To log on you will need to choose new user and the site will prompt you to enter your

personal information along with a user ID and password.

Once your account has been set up you can start using the website to review all of your account information, including your balance, recent payments, claims, and reimbursements. You will also find some helpful tools that includes a complete list of eligible medical expenses and get answers to common account-related questions.

If you have not taken advantage of the Take Care debit

card you may do so anytime throughout your plan year. Just contact Benecom Company and our friendly staff will be happy to order one for you. Once you have ordered your Take Care debit care you will receive it by mail within 7-10 working days.

In addition to reviewing your account on-line you can also contact Benecom company by phone at (888)739-8587 toll free to speak to a skilled customer service representative during business hours.



USING YOUR TAKE CARE® DEBIT CARD

Your Take Care debit card is the easiest way to pay for eligible health care expenses without filing claims and waiting for reimbursement.

With your debit card you can make purchases and pay for services at your doctor, dentist, vision center, pharmacy, or other qualified health care related retailer. It works just like your checking account debit card and is linked to your FSA account. With every



purchase it automatically transfers the funds to the retailer for immediate payment, no additional paperwork is required. Best of all you won't have to pay for a product or service and wait for reimbursement, when you are already putting money in your FSA account every week, causing you to double pay for services.

When making a purchase or paying for a physician's service, provide them with your card and choose "credit" on the machine (even though it isn't a credit card).

Now here's what is even better, with the new "smarter" take care debit card you can use your card at "Take Care Partner retailers" (see list to the right) and when you make a large purchase that includes non-eligible items and eligible items you don't

have to separate your purchases before you pay like traditional FSA debit cards. Just hand your card to the clerk first and the cover items will be paid for automatically. All you will need to do is pay for the non-covered items with a separate form of payment.

Remember to always save your receipts. If any portion of a debit card payment is considered questionable by the IRS, you will be notified and asked to turn in the receipts from the purchase.



"Remember to always save your receipts."

TAKE CARE PARTNERS RETAILER LIST

ACME - Supervalu	Hannaford Food & Drug	Shaws—Supervalu
Albertsons—Supervalu	Harris Teeter, Inc.	Shop & Save—Supervalu
Bigg's - Supervalu	Hornbachers—Supervalu	Shoppers—Supervalu
Beuhler Food Markets	Hy-Vee	Star Market—Supervalu
Brookshires/Super 1	Jewel—Supervalu	Stop & Shop Pharmacy
Carrs	Kroger	Sunflower—Supervalu
Cubs—Supervalu	Lucky—Supervalu	Sweetbay Supermarket
CVS	Meijer	Target
Dominick's	OSCO—Supervalu	Tom Thumb
Drugstore.com	Pak'n Save Foods	Tops Pharmacy
Farm Fresh	Pavilions	Walgreens
Food City	Price Chopper	Wal-mart
Genuardi's	Randalls	VisionDirect.com
Giant Eagle	Safeway	Vons
Giant Food Stores	Sam's Club	

FILING A CLAIM

If you would prefer to submit a paper claim you may do so by completing the FSA reimbursement claim form. If you don't have the form you can contact our office and we will send one to you by e-mail, fax or mail. If you have access to the internet you can also go to www.myflexonline.com. Once on-line, select "filing a claim" and the form will be

displayed. You may complete the form on-line however once completed you will need to print it (the form can't be transmitted on-line) and attach all receipts and/or invoices. Your claim can be sent to us by e-mail (make sure to scan all receipts and attach), fax, or mail.

Once your reimbursement voucher has been completed

and sent in, you have two options to receive your funds.

Inside your enrollment packet you received a direct deposit authorization of reimbursement claims form. If you would like to participate in the direct deposit program, complete the form and mail or fax it to the Benecom Company. With direct deposit you will have your

money funded to your personal banking account within 2 business days.

If you wish not to participate in direct deposit, your claim will be processed and a check will be sent to you by US mail.

If your claim is received by 3:00pm Monday–Friday your claim will be processed that same day.

ELIGIBLE HEALTH CARE EXPENSES

Acupuncture	Cholesterol tests	Hemorrhoid medicines	Pregnancy test
Acid Reducers	Cold relief	Hydrocortisone cream	Podiatrist fees
Acne Medications	Cold sore medication	Hydrogen peroxide	Psychologist / Psychiatrist
Adoption expenses	Condoms	Hearing devices and batteries	Pre-natal vitamins
Adult and child daycare services	Cotton balls	Insulin	Radiology
Alcoholism Treatment	Cough suppressants	Itch relief	Rubbing alcohol
Alcohol swabs	Decongestant	Joint supports / wraps	Sinus medication
Allergy Prevention Medications	Denture adhesive	Laxatives	Smoking-cessation programs
Ambulance	Diabetic supplies	Lice control	Surgical fees
Anti-diarrhea medicine	Diaper rash ointment	Lip balm	Sleeping aids
Antifungal	Deductibles and co-pays	Physical therapy	Skin care
Antihistamines	Chiropractor fees	Medical equipment	Sore throat relievers
Anti-itch lotions and creams	Dental services and dentures	Midol	Sunburn relief / prevention
Arthritis pain reliever	Eye examination fees	Mileage to and from doctor	Transplants
Artificial limbs (prosthesis)	Eyeglasses, contacts, eye surgery	Motion sickness medication	Reading glasses
Aspirin, Advil, Tylenol, etc.	Ear drops / wax removal	Nasal decongestant	Teething/toothache cream
Asthma Medications	Eye drops or patches	Neosporin	Thermometers
Bactine	Eczema cream	Nicotine gum / patch	Upset stomach relievers
Bandages	First aid kits and supplies	Obstetrics and fertility	Wart removals
Bronchial asthma inhalers	Flu relief	Orthodontist fees	Wound Care (Neosporin)
Burn creams	Fluoride	Osteopath	Wigs for hair loss caused by disease
Birth control	Foot care	Pill box	X-rays or MRI
Chiropractic services	Gas relief / prevention	Periodontist	
	Gynecologist fees	Prescribed medications	

WHAT'S NOT COVERED

Controlled Substances	Hygiene Products (Hair, Skin or Feminine)
Cosmetic Surgery	Late Fees for Medical Bills
Cosmetics	Marriage or Family Counseling
Dental Bleaching	Mail Order Prescriptions (out of the country)
Ear Piercing	Maternity Clothes
Electrolysis	Pre-payments for medical services
Hair Restoration	Weight lose programs for general health
Gym memberships for general health	

ELIGIBLE DEPENDANT CARE EXPENSES

After school program	Child care	Education programs (pre-Kindergarten)
Application fees	Custodial elder care	Nanny
Agency fees	Activity Day camps	Nursery School
Au Pair	Daycare center	Payroll taxes related to eligible care
Baby Sitter (must be 19)	Dependant care center	Preschool
Before & After School Care	Deposits	Senior Daycare

WHAT'S NOT COVERED

Activity fees, books and meals	Educational Services (kindergarten or higher)
Art Supplies	Entertainment
Care provided by a dependant you or your spouse claim as a tax exemption	Fieldtrips
Chauffeur or Gardener	Housekeeper
Clothing	Overnight Camps
	Swimming, piano, dancing, or other lessons

