



## Frequently Asked Questions

**Q:** Am I able to make adjustments to my eflex Flexible Spending Account (FSA) during the plan year, i.e. adjust my account election or enroll in another account such as Dependent FSA?

**A:** Changes to your eflexFSA account, including changing your annual election, can only be made if there is a qualified change of status. The IRS determines what's considered a qualified change of status. Examples of qualified changes in status include: birth, death, divorce, or marriage. For more information on IRS status changes, please visit the IRS website at <http://www.irs.gov/publications/p969/ar02.html>

**Q:** What if I incur a large expense at the beginning of the plan year that will use funds I don't yet have available in my eflexFSA?

**A:** If the claimed expense is for your Health FSA, we'll pay the entire claim up to your maximum annual election. Your payroll deductions will continue throughout the plan year, even though the funds have already been spent. Dependent FSA accounts and Individual Premium Accounts are reimbursed differently; you're only eligible to receive funds as they become available until you reach your maximum annual election.

**Q:** What if I make a purchase for an amount over the available balance in my eflex FSA account?

**A:** It is important to remember that the amount you have available in your eflexFSA account is your available balance on the eflex Card. You may use the eflex Card up to this amount, but never over. If you make a purchase for an amount over your available balance, the entire purchase will be denied. For example, if you have \$75 in your account, and you try to make a purchase for \$100, the entire transaction will be denied. If you know your available balance ahead of time, you can ask the store clerk to run your card for that amount and then use another form of payment to cover the rest. For this reason, it is recommended that you check your account balance frequently. For your convenience, you can check your account balance 24-hours a day at [www.eflexgroup.com](http://www.eflexgroup.com)

**Q:** If for any reason my employment is terminated during the plan year, am I allowed to claim expenses incurred through the remainder of the plan year?

**A:** If you terminate your employment, your plan ends on your last date of employment. You will only be able to submit claims incurred prior to your date of termination.

**Q:** What's the best way to determine how much to elect for my eflexFSA? Is there a minimum or maximum that I'm allowed to elect?

**A:** One way to determine how much to elect for your eflexFSA is to review your check registers, end-of-year credit card statements or receipts from the previous year. This process will help you to determine how much you've spent on eligible FSA expenses. You may also use our planning worksheet to determine your election amount. The maximum election amount for your eflexFSA is determined by your employer and can be found in your Summary Plan Description. The maximum election for the Dependent FSA is \$5,000 for head of household or married couples filing joint tax returns. It's \$2,500 for married couples filing separate tax returns.

**Q:** If I'm the primary, can I be reimbursed for my spouse's out-of-pocket medical expenses, too?

**A:** If you have a Health FSA, you can be reimbursed for medical expenses incurred by you, your spouse, and your tax dependents.

**Q:** My spouse and I both work for the same company and both participate in the FSA, can we submit for each other's services?

A: Yes. Because you're both enrolled in the eflexFSA, you may submit claims on each other's account.

Q: Do you offer direct deposit for claims payments?

A: Yes. Direct deposit is our preferred method of payment. You'll receive payments by direct deposit faster and cut down on costs and paper use as well. Direct deposit sign-up forms can be found under the *Forms* section on our website.

Q: What's the process for submitting documentation after I have used my eflex card? Do I always have to submit documentation? What do I do if I have lost my documentation?

A: There will be times when we'll require a receipt for claim substantiation to comply with the IRS guidelines even for debit card purchases. Your receipt must include the date of service, the dollar amount, and a description of service. A credit card receipt will not meet IRS substantiation requirements. Therefore, we advise all eflex Card users to keep their receipts just in case we ask for them to comply with the IRS.

If we do need a receipt for an eflex Card purchase, we'll send out three notices. If we don't receive the receipt after 30 days, we'll have to temporarily deactivate the card until we receive substantiation. Make sure eflex has your current email address. If we do need a receipt for a debit card purchase, we'll send you an email the day we receive your claim or the debit purchase is made. Email is the fastest way to be notified and will give you the most time if you need to track down a receipt. Documentation can be sent to us via fax, email, or mail.

Many major retail outlets are now required to code their registers to identify and approve flex-eligible items at the point of purchase. In most cases, we'll no longer ask for receipts eligible flex purchases as long as you shop at an approved location. Please visit [www.sig-is.org](http://www.sig-is.org) for the most current IAS list of participating stores.

In most cases, if you've lost documentation for an eflex Card purchase, you can contact the vendor for a reprint of your receipt.

Q: Where can I find a list of eligible eflexFSA expenses?

A: You can find a summary of eligible expenses on our Employee Worksheet under the Forms section of our website. There is also a list on the back of your eflexFSA brochure.

Q: How long will it take for my claims to be processed and reimbursed once they have been submitted to eflex?

A: All of our claims are touched within 30 minutes of our receipt. Claims are typically processed within 1-2 business days.

Q: How do I get reimbursed for my expenses?

A: To be reimbursed for your medical expenses, you'll need to submit a claim form and documentation. Claim forms can be found on our website under the Forms section. Once you've completed the form, attach the documentation and send it to us via fax, email, or mail. You may also file your claims electronically through your eflex online account at <https://employee.eflexgroup.com>. Follow the instructions given on the page to access your account.

Q: What happens to unused funds in my FSA plan?

A: At the end of the plan year, they're returned to your employer as forfeiture.