



Flexible Spending Account FAQs

How much can I contribute to my FSA?

There is no statutory limit on the amount of money you or your employer can contribute to an FSA. However, at the beginning of the plan year, your employer must define a maximum dollar amount that can be contributed to your health FSA. Please see your plan documents or consult with your Human Resources office for more information.

For a Dependent Care FSA, you may not contribute more than \$5,000 according to IRS regulations.

How can I find out my account balance and review transactions?

Account Balance and Claims Status Information is available 24 hours a day, 7 days a week:

- Log into your online account at www.connectyourcare.com. If it is your first time visiting the site, choose **New User Registration** to select your user name and password.
- Call 1-877-292-4040 for automated balance information.

How will I be able to access my FSA funds?

You will receive a healthcare payment card to access your FSA funds. You can also pay for eligible expenses with any other form of payment and request reimbursement from your account.

When can I request reimbursement from my FSA?

You have access to the account when your plan becomes effective.

How will I receive my reimbursements?

You are eligible to receive funds by check or direct deposit. For quicker reimbursements, sign up for direct deposit in your online account.

How do I set up direct deposit?

Log into your account and select Direct Deposit from the Home page under My Account. Complete the short, secure form. Be sure to have your bank account and routing numbers on hand. Choose Direct Deposit as your preferred method of Claim Reimbursement and click the Confirm button.

What happens if I use my account for a non-eligible expense?

If you file a manual request for reimbursement, the request will be denied. If you used your healthcare payment card and the expense is deemed ineligible, you will be required to reimburse your account for that transaction.

How will I know if I need to submit a receipt to ConnectYourCare for substantiation?

You can review if your claim requires receipts online by logging into your account and visiting the Claim Center. You need to submit receipts if you see a notice. If a receipt is needed, you will also be notified by email or letter within a week of your payment card swipe.

What if I don't submit my receipts?

You must provide the receipts within the time requested, or the transaction will be deemed ineligible, and you will be required to refund the amount of the transaction. If you fail to submit required receipts within 60 days, your payment card will be deactivated. If you fail to reimburse the account, the amount of the ineligible expenses may be added to your W-2 or withheld from your pay.

Is the healthcare payment card a regular debit card?

No, your healthcare payment card is a prepaid card. It is provided to give you quick access to the funds in your savings account. When paying for an eligible expense at a qualified merchant, swipe the card and select "credit." There is no personal identification number, or PIN, associated with your card.



Flexible Spending Account FAQs, continued

Where can I use my healthcare payment card?

Your healthcare payment card can be used nationwide at qualified merchants. Examples of qualified merchants may include pharmacies, doctors' offices, vision centers, and hospitals. Your card should only be used to pay for medical expenses eligible under your plan, and you should always save your receipts.

When will my card be activated?

Your card will be automatically activated the first time you use it.

Do I still need to keep my receipts when I use my card?

YES! We may request documentation any time you use your payment card. Therefore, always hold on to your receipt* in case further documentation is requested. The receipt must contain the following information:

- date of service
- name and address of service provider/merchant
- description of the service or expense provided
- amount charged

Receipts for DCAP purchases must contain the above information, as well as:

- Name and age of the dependent

Can I order a replacement or additional card for my spouse or dependent?

Yes. There is a \$5.00 fee for an additional or replacement card. Simply log on to your online account or contact Customer Service to request an additional card.

Who is ConnectYourCare?

ConnectYourCare is a leading administrator of Consumer-Directed Healthcare (CDH) accounts. ConnectYourCare was founded to advance consumers' choice, convenience and control over healthcare.

What is Consumer-Directed Healthcare?

Consumer-Directed Healthcare (CDH) is a new way of looking at health insurance. It was created to provide consumers with better access to reliable health information, improved resources for making healthcare decisions and more control over their healthcare dollars.

How is Consumer-Directed Healthcare different from traditional healthcare?

CDH provides you with greater control over your healthcare expenses through healthcare savings accounts. These accounts let *you* choose how to spend your healthcare dollars.

How can a CDH account help me and my family?

You will have more control over how your healthcare dollars are spent, a better understanding of healthcare costs, and access to reliable health education tools that enable you to make better healthcare decisions.

Who do I contact for Customer Service?

If you need Customer Service assistance, representatives are available Monday through Friday, 8:00 - 8:00 EST at 1-877-292-4040. Or email service@connectyourcare.com.

**Please note that non-itemized cash register tapes, credit card receipts and cancelled checks alone do not provide proper substantiation.*

Read More FAQs Online
www.connectyourcare.com/eefaq