

## Give Yourself a Pay Raise



The Medical FSA allows you to pay for eligible medical expenses using pre-tax money. This reduces the amount of Federal Income and FICA taxes that you pay which is like giving yourself a pay raise.



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## Flex Facts

**Medical Expense  
Reimbursement Flexible  
Spending Account**



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## Medical Reimbursement Account

### Overview

A Medical Flexible Spending Account (FSA) allows you to have money deducted from your pay on a pre-tax basis and put into an account that you can use to pay for eligible medical expenses. Common expenses that are eligible include; co-pays, deductibles, prescriptions, vision and dental expenses.

In order to be eligible the expenses must:

1. Be for medical care.
2. Be incurred by you, your spouse or your eligible dependents.
3. Be incurred during the period of coverage.
4. Not be reimbursed by any other source.

To participate in the Medical FSA you must make an election before the beginning of the plan year. The maximum that you can elect is determined by your employer. Your annual election is divided by the number of pays during the year and the funds are taken out of your pay on a pre-tax basis over the course of the plan year.

You can access your account information on-line 24/7 at [www.flexfacts.com](http://www.flexfacts.com) or between 8:30 AM and 8:30 PM EST by calling 877-94-FACTS (877-943-2287).

### Claims Process

Your full annual election is available from day 1. Claims can be filed manually, electronically or by using a Flex Facts debit card at the point of service.

The easiest way to use your funds is by using your Flex Facts debit card at the point of service. The card can be used at any medical facility that accepts MasterCard. You can also use your card at most pharmacies. When you use your card funds are automatically deducted from your account to pay for eligible expenses.

Please note that you should retain all of your receipts. The IRS requires that we request copies of receipts for certain claims. If you are required to send in receipts an e-mail or letter will be sent to you the business day after you use your card.

If you are not able to use your card at the point of service you can file a claim online, by fax or by mail. To file electronically simply log into your account, click on the "file claim" button and follow the instructions. To file via fax or mail simply complete the Flex Facts Claim Form and fax or mail it to our offices, you can download this form at [www.flexfacts.com](http://www.flexfacts.com). Manual claims are reimbursed via direct deposit or manual check. To speed up the reimbursement process please sign up for direct deposit by logging into your account.

### Examples of Eligible Expenses

- Co-pays
- Deductibles
- Routine Exams
- Dental
- Orthodontia
- Lasik
- Glasses
- Contact lenses
- Contact lens Solution
- Hearing Aids
- Well baby care
- Insulin

*To enroll in the Medical FSA please log into our website, [www.flexfacts.com](http://www.flexfacts.com), and click on "Participant Login" in the top right hand corner. This will bring you to the login for the Participant Portal. You will need to click on the blue "Create Account" link in the middle of the page. Fill in all of the fields with an asterisk except for the "Card Number" Field. You will need the Employer ID which your employer will provide.*