



Flexible Spending Account Employee Guide

A 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 expenses. There are two types of accounts, Medical and Dependent Day Care.

To participate in the FSA you must make an election before the beginning of the plan year. 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.

Medical FSA

Common expenses that are eligible include; co-pays, deductibles, prescriptions, vision and dental expenses. The maximum that you can contribute is determined by your employer.

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.

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

Dependent Day Care FSA

Common expenses that are eligible include; daycare facilities, after school programs, summer day camp, and in home babysitters.

In order to be eligible the expenses must:

1. Be for employment related expenses.
2. Be incurred to allow you and your spouse (if applicable) to be gainfully employed.
3. Be for your child who is under the age of 13 or for your spouse or tax dependent who lives in your home and is incapable of self care.

The maximum that you can elect is \$5,000 per calendar year per family unit. If you are married filing separately the maximum is \$2,500

Filing a Claim

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 log into your account, click on the “file claim” button and follow the instructions.
- To file via fax or mail complete a Claim Form and fax it to 877-747-8564 or mail it to 7 Grant Avenue, Lakewood, NJ 08701. You can download the claim form at 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 as described below.

Accessing Your Account On-Line

In order to access your account information on-line:

1. Go to www.flexfacts.com.
2. Click on the “Participant Login” button on the top right hand side of the screen.
3. Your first time logging into your account you will have to click on the “Create Account” button.
4. Enter in the information requested. You will need the following information
 - a. Your employee ID is your Social Security Number
 - b. Your employer ID will be provided by your employer
5. Set up your username and password
 - a. Note that your password must be at least 7 characters long and include at least one number and one letter

Once you log into your account you can access your account information including balances and claims history.

Contact Us

Our customer service representatives are ready to help with any questions you may have. Please feel free to contact us using one of these methods:

- Call our customer service department toll free at 877-94-FACTS (32287) between the hours of 8:30 AM and 8:30 PM Monday through Friday, excluding holidays.
- Send an email support@flexfacts.com
- Send a fax to 877-747-8564
- By mail at 7 Grant Avenue, Lakewood, NJ 08701