

Navigate Your Healthcare FSA

Fuel up your healthcare FSA by electing to contribute pre-tax dollars for qualified healthcare expenses.

Don't overfill! The **2017** annual limit is **\$2,600**.

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Take the smart route and use your **pre-tax** healthcare FSA dollars for qualified healthcare expenses such as **deductibles, copays, and vision/dental expenses**.

SPEED
LIMIT
25

SPEED
LIMIT
65

AVOID A FROZEN FSA!
→

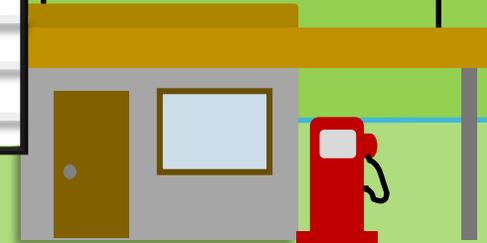
Choose your speed.

If you prefer to take it faster, you can **use your Benny card** (FSA debit card) to pay for your qualified healthcare expenses with your pre-tax FSA dollars right away and **avoid filing a manual claim**.



KEEP YOUR
FSA RUNNING

Substantiation Station



Pull in to fuel up on the details. (see next page)

You have until **September 30th** following the end of your plan year to submit claims. If you have a **remaining balance** you can...

Carry over **up to \$500** into the next plan year

When the trip ends...

Upon termination of employment for any reason during the plan year, your account will be closed and your Benny card will be deactivated.

Receipts for **claims incurred during your employment** with the AOC can still be manually submitted until **September 30th**. You will forfeit any remaining balance in your FSA.

Substantiation Station

WHAT IS SUBSTANTIATION?

The IRS requires that all FSA Benny Card transactions must be verified as eligible FSA expenses.

Some transactions, such as standard plan copays, can be auto substantiated. Still, many transactions will require submission of supporting documentation to be verified.

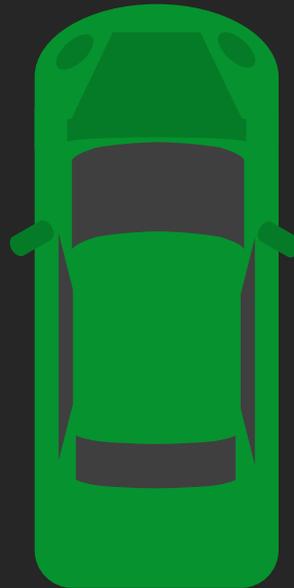
Save
your
receipts!

How is supporting documentation submitted?

Upon notification that substantiation is required, submission can be made to BAS via myenroll.com, mail or fax. Additional details are provided in your notification from Benny Central.

What qualifies as supporting documentation?

Supporting documentation should include the merchant or provider name, the service received or the item purchased, the date, and the amount of the purchase. Examples would be an itemized receipt or an explanation of benefits (EOB).



How will you know
if substantiation
is needed?

You will receive multiple notifications
from Benny Central

0

Initial notice

30

Day second notice

60

Day final notice

Notifications will be provided via email if an email address is available, and will be sent from @bennycentral.com.

If an email address is not available, notifications will be mailed to your home.

Upon final notice your Benny Card will be **frozen** until substantiation is received.

Failure to provide substantiation could result in your card being **permanently suspended**.