



# Health Savings Account Enrollment Kit

## *What's inside:*

- ✓ Getting to Know:  
HSA
- ✓ Eligible Expenses
- ✓ Flex Card Overview
- ✓ Participant Web Site  
& Mobile App Overview



## *Contact Us:*

[www.myflexaccount.com](http://www.myflexaccount.com)

p: 888-345-7990 // f: 844-859-7306

[service@myflexaccount.com](mailto:service@myflexaccount.com)

[claims@myflexaccount.com](mailto:claims@myflexaccount.com)



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# HSA with Flex Card

## Save & Spend Healthy

A Health Savings Account (HSA) is a personal savings account that can be used to pay for medical, dental, vision and other qualified expenses now or later in life. To contribute to an HSA you must be enrolled in a qualified high-deductible health plan.

Unlike FSA funds, which are “use-it-or-lose-it,” your HSA balance rolls over from year-to-year earning interest along the way. The account is portable, meaning if you ever leave your employer, you can take the HSA with you.

### Why You Need It

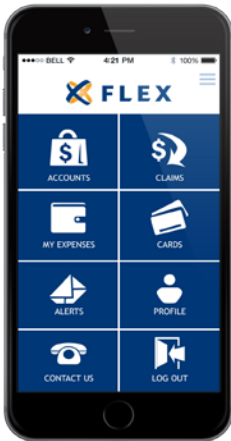
- ✓ A **smart way** to pay for current healthcare expenses and save for future healthcare needs
- ✓ **Save up to 30%** on a variety of eligible expenses
- ✓ HSAs have a **triple tax advantage** – tax-free contributions, tax-free investment earnings and tax-free withdrawals on qualified medical expenses.
- ✓ **Easy and convenient** access to HSA funds and account information

**Maximize savings**  
on healthcare  
costs today  
and plan for  
tomorrow with  
an **HSA!**



## How it Works

The money in the HSA is yours, no matter who contributes to it, and you decide how to save, spend and invest it. HSA contributions are tax-free and so are qualified distributions or your investment earnings. Your HSA funds can be used to pay for your health insurance deductible and other expense that are not covered by your health insurance, like medical, dental and vision care.



## How You Use It

Flex makes it easy to access your HSA with the convenience of the Flex Card. The card allows you to pay for eligible expenses directly from your HSA, avoiding out-of-pocket expenses, cumbersome paperwork and reimbursement delays.

## How You Manage It

Get account information anytime with our easy-to-use web site and mobile app. See your account balance in real time, file a claim for reimbursement and check on claim status. You can receive real time information and important updates via email or text message, and with our proactive texting feature, simply text "BAL" to receive a real time account balance.

## How Much You Can Contribute

2016

- Individual Coverage: **\$3,350**
- Family Coverage: **\$6,750**

2017

- Individual Coverage: **\$3,400**
- Family Coverage: **\$6,750**

Individuals age 55 or older can contribute an additional \$1,000 per year as a catch-up contribution.

## How Much Can You Save?

The example below illustrates how much you can save by contributing to the HSA

Without HSA		With HSA	
Your gross annual pay	\$35,000	Your gross annual pay	\$35,000
Estimated tax rate (30%)	-\$10,500	Your annual HSA contribution	-\$6,750
Your net annual pay	\$24,500	Your adjusted gross pay	\$28,250
Your annual healthcare expenses	-\$6,750	Estimated tax rate (30%)	-\$8,475
Your final take-home pay	\$17,750	Your final take-home pay	\$19,775

In this example, you'd take home **\$2,025 more** with an HSA!

**Learn more**

[myflexaccount.com](http://myflexaccount.com)





# Common HSA Eligible Expenses

*HSAs can save you up to 30% on everyday expenses*

## Health Plan Related Expenses

- ✓ Prescription Drugs
- ✓ Co-payments
- ✓ Doctor Visits
- ✓ Hospital Charges

## Dental Care

- ✓ Dental Exams and Cleanings
- ✓ Fillings, Root Canals and Crowns
- ✓ Dentures and Bridges
- ✓ Orthodontia

## Vision Care

- ✓ Eyeglasses
- ✓ Contact Lenses
- ✓ Contact Lens Solution
- ✓ Laser Vision Correction

## Medical Supplies

- ✓ Bandages
- ✓ Digital Thermometers
- ✓ First Aid Kits
- ✓ Over-the-Counter Medications (prescription required)

## Qualified Insurance Premiums

- ✓ Medicare Premiums (except Medicare supplement policies)
- ✓ COBRA Premiums
- ✓ Long-Term Care Premiums
- ✓ Health Insurance Premiums for People Receiving Unemployment Compensation

## Ready to Save?

Open an HSA and start saving on these expenses and more.



# The Flex Card

## *Your Convenient Way to Pay*

The Flex Card is a simple way to pay for qualified expenses without having to pay anything out-of-pocket. Best of all, one debit card can provide access to all Flex Accounts – FSA, HSA, HRA and Commuter.\*

### How it Works

Your Flex Card gives you easy access to the funds in your Flex Account by swiping the card at the point of sale. The card can be used at any qualified service provider that accepts MasterCard, and funds are automatically transferred from the benefit account directly to qualified providers. There are no out-of-pocket costs to you and no need to file a claim for reimbursement.

In the event that you have multiple benefit accounts, you only need one Flex Card. Our technology understands which purchases should be applied to any one of your accounts. It's one smart card!

### Easy as 1 – 2 – 3

#### 1. Check your account balance

You can view your transaction history, current balance, claim status and more by logging in to [myflexaccount.com](https://myflexaccount.com) or via our convenient mobile app

#### 2. Swipe your Flex Card

Swipe the card at the point-of-sale for eligible products and services

#### 3. Keep all your receipts

In some instances, Flex will notify you that we need additional documentation to confirm that your purchase was eligible. It's very important that you save your documentation and submit the information right away when necessary.

**The Flex Card**  
eliminates the  
hassles of claims  
submission and  
waiting for a  
reimbursement  
check.

\*Check with your employer for the Flex account available to you.

Visit [myflexaccount.com](https://myflexaccount.com) for more information about using your Flex card.



## *Manage Your Benefits Online*

The myflexaccount.com participant web site offers you a helping hand with your FSA, HRA, HSA, or Commuter Plan before and after logging in.

### **Resources Available *Before You Log in***

Get general account questions answered with these useful resources:

- ✓ Educational videos
- ✓ Eligible expense lists
- ✓ Plan calculators
- ✓ FAQs and more

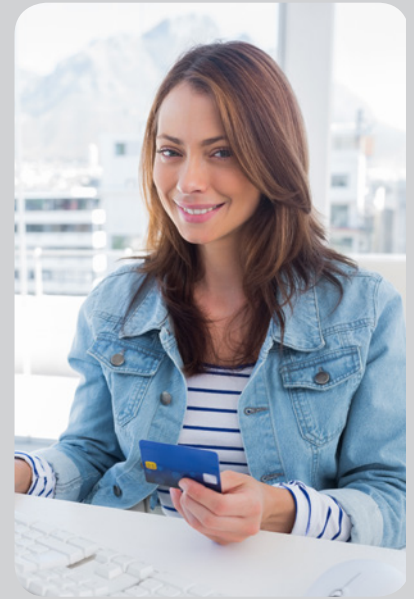


## Resources Available *After You Log in*

Get the details for yourself and any dependents:

- ✓ View your benefit information, including account balance, transaction history and claim status
- ✓ Submit new claims online and add receipts to pending claims
- ✓ Edit personal demographic information
- ✓ Update reimbursement method
- ✓ Track medical, dental, vision and prescription expenses
- ✓ Get important announcements from your employer
- ✓ Set communication preferences
- ✓ Register your mobile phone for SMS text alerts
- ✓ Enroll online (if applicable)
- ✓ Manage your Flex Card (if applicable)

### Pay Providers or Pay Yourself



**Pay your provider directly or reimburse yourself for services you've paid for out-of-pocket from myflexaccount.com.**

Get started on your way to *Save & Spend Healthy*

**Visit myflexaccount.com today**





# My Flex Account Mobile App



## *Save and Spend Healthy On-the-Go*

The secure My Flex Account Mobile App helps you make smart money moves by providing convenient access to your FSA, HRA or HSA.

### **Easily:**

- ✓ Check account balance
- ✓ Get transaction details and claim status
- ✓ Submit new claims and add receipts to pending claims
- ✓ Update reimbursement method
- ✓ Manage your Flex Card (if applicable)

### **Submit New Claims in a Snap**



**Simply take a photo of your receipt or Explanation of Benefits from your phone or tablet.**

**Download the free My Flex Account Mobile App today!**

