



Getting real about your healthcare savings starts here

You made a great decision by enrolling in a limited purpose FSA! Now that you've gotten the difficult decisions out of the way, use this packet to learn how to best take advantage of your account. Let's get started!



HOW YOUR LIMITED PURPOSE FSA WORKS

Your limited purpose FSA allows you to set aside pre-tax money to pay for vision and dental expenses. It covers all sorts of expenses, including but not limited to:

- Vision exams
- LASIK
- Contact Lenses
- Glasses
- Teeth Cleaning
- Dentures
- Dental x-rays, crowns, fillings
- Dental/vision copays and deductibles

GETTING STARTED CHECKLIST

Use this checklist to take full advantage of all the great resources made available to you through your limited purpose FSA.



Set up your MyAmeriflex account

MyAmeriflex is where you'll have real-time access to all of your account information, including your current balance, transaction history, payment status, and more. To register your account, visit myameriflex.com, select "Login to your account," and click "Participants." Then click the "New User Registration" link to get started.



Download mobile app

The MyAmeriflex App lets you access and manage your account anywhere you go, 24/7. It puts all of the great features of MyAmeriflex right at your fingertips. You can download the app in the Apple App Store and Google Play.



Register for complimentary ID theft protection

Ameriflex is pleased to offer our cardholders complimentary access to Mastercard's comprehensive Identity Theft Protection program*, powered by CSID®. You can rest assured knowing that if your MyAmeriflex Debit Mastercard (or any other debit/credit cards you choose to register!) gets misplaced or stolen, you can utilize Mastercard's industry-leading ID theft protection and restoration services for everything you may need. To register, visit myameriflex.com/IDtheftprotection.



Use your card

You will receive a MyAmeriflex Debit Mastercard that can be used to make eligible purchases. Your card will be mailed within 7-10 business days after your enrollment is processed by Ameriflex.



Enroll for direct deposit

By enrolling for direct deposit, getting reimbursed is easier and faster anytime you need to pay for an eligible expenses out of pocket. Login to your Ameriflex account to set up direct deposit.



Start spending

You're ready to make purchases! Be sure to hang on to your receipts anytime you make a purchase. Login to MyAmeriflex for a full list of eligible expenses.

HOW TO GET REIMBURSED FOR OUT-OF-POCKET EXPENSES

As you begin to use your account, it's important to understand how to submit a request for reimbursement or payment to a provider.

Two most common reasons for requesting a reimbursement or payment:

- 1** You paid an eligible expense out of pocket.
- 2** To request a payment be made directly to a provider

GETTING REIMBURSED IS QUICK AND PAINLESS.

STEP 1: Login in to your MyAmeriflex account online or through the MyAmeriflex App

STEP 2: Click the File a Claim button

STEP 3: Fill out all of the required fields and attach documentation

STEP 4: If requesting to pay a provider, enter the provider's information, including address, and select "Pay Provider." Once processed, the reimbursement will be sent directly to the provider. You can also save the provider for any future reimbursements.

STEP 5: Click submit

You can view the status of a pending reimbursement anytime through MyAmeriflex or the MyAmeriflex App. If any further action is needed before the reimbursement is processed, you will receive a message through your account.

REQUEST FOR ADDITIONAL DOCUMENTATION

Due to the tax-advantaged nature of your account, the IRS has guidelines in place to ensure that any purchases made with the account are for eligible medical expenses. There are instances when additional documentation—like itemized receipts—are needed to verify the eligibility of your expenses.

Here's how it works:

STEP 1: You make a payment with your MyAmeriflex Debit Mastercard. This could be a copay for a doctor's visit, prescription, etc. It's important to note that when you swipe your card, the provider is paid.

STEP 2: We will attempt to auto-verify the transaction instantly using stored copays, stored recurring expense values, electronic data feeds, or Inventory Information Approval Systems (IIAS).

STEP 3: If the transaction can't be auto-verified at the point of purchase, this is normally because the merchant's (e.g. hospital) payment terminal can't distinguish if the transaction was for surgery (eligible) or flowers from the hospital gift store (not eligible). You'll receive a notification if we need more information about the expense. Don't worry though, once we have an itemized receipt or insurance explanation of benefits (EOB), you'll be good to go.

STEP 4: You can login to MyAmeriflex or use the MyAmeriflex App to upload the itemized receipt or EOB.

FREQUENTLY ASKED QUESTIONS

How do I check my account balance?

You can check your real-time balance online by logging into MyAmeriflex or through the MyAmeriflex Mobile App. Ameriflex also provides 24/7 access to automated account information via telephone. Call 888.868.FLEX (3539) and follow the prompts to listen to balance and transaction information for your account.

How do I access my account?

If you're a new user, setting up your account is easy! To register your account, visit myameriflex.com, select "Login to your account," and click "Participants." Then click the "New User Registration" link to get started.

What expenses are eligible?

The IRS, and sometimes your employer, determine what goods and services are eligible. This will vary based on what type of account you have. For more information about your account and expenses eligibility, visit myameriflex.com/participants. Login to MyAmeriflex for a full list of eligible expenses.

How do I order a new card?

You can request a free replacement card online through MyAmeriflex or through the MyAmeriflex Mobile App.

What happens if I don't use my account balance by the end the year? Many employers offers a \$500 roll over or 2.5-month grace period to help employees use their unused money at the end of the plan year. If your employer offers a roll over, up to \$500 of unused money will carry over to the next plan year. If your employer offers a 2.5-month grace period, you can continue using your unused money 2.5 months into the new plan year. Please refer to your plan documents or contact Ameriflex to verify the specific rules and features associated with your company's plan.

Can I have a limited purpose FSA and an HSA?

Yes. Unlike a regular FSA, funds in a limited purpose FSA can only be used to pay for qualifying dental, vision, and orthodontia expenses. The account is set up this way so it can be used alongside an HSA. IRS regulations prohibit contributions to an HSA if an individual participates in a traditional FSA. With a limited purpose FSA, however, you (or your spouse) can make contributions to both the limited purpose FSA and the HSA.

How do these programs save me money on taxes?

Since your limited purpose FSA is tax-advantaged, you get to leverage pre-tax payroll deductions – increasing your take-home pay and saving you money on everyday expenses. In many cases, you can experience savings of up to 40% on expenses eligible under your employer-sponsored plan.

What does pre-tax dollars mean and why is this important?

Essentially, “pre-taxing,” which can be used for life insurance, disability insurance, limited purpose FSA contributions, dependent care contributions, health savings account contributions and commuter account contributions, means taking income that would otherwise be taxable and diverting it to something else before (so: “pre”) is becomes taxable.

By making pre-tax contributions to a limited purpose FSA, you are lowering the amount your income is taxed, which results in taking home a bigger paycheck.

If I leave my employer, can I still use my funds?

No, your funds are forfeited if you leave your employer. Please refer to your plan documents to verify the specific rules and features associated with your company's plan.

Can I change my annual election amount?

Limited purpose FSA elections are irrevocable and cannot be changed during the period of coverage unless there is a permitted change in election event, such as a change in marital status, birth or adoption of a child, change in an employment status, etc.

How can I get more information about my account?

There are several options to get more information about your account. For an overview of account features, visit myameriflex.com/participants.

You can manage your account, check your balance, file and claim anytime online through MyAmeriflex or through the MyAmeriflex App.

How can I change my reimbursement setting to add direct deposit?

To set up direct deposit, simply login to MyAmeriflex, select reimbursement settings, then enter your banking information.

**If you have any questions you can contact the Ameriflex Participant Services team
Monday - Friday, 8:30 a.m. - 8:00 p.m. (ET).**

Phone: 888.868.FLEX (3539)

Email: service@myameriflex.com

Chat: myameriflex.com