



Flexible Spending Account



Do I need to re-enroll in the Medical FSA or Dependent Care FSA each year?

Yes. Elections do not roll over from year to year, meaning you must re-enroll each new plan year.

When will I have access to the funds in my Medical FSA?

After your first Medical FSA contribution to the plan, you will have access to the total amount you have elected for the year, regardless of the balance in your spending account.

How and when may I submit claims for reimbursement?

You may file your claims at any time during the plan year, but they must be postmarked by the claims filing deadline. Claims may be submitted by fax to 800-726-9982, by mail to P.O. Box 31397 Charlotte, NC 28231, by upload on www.flores247.com, or upload using the e-Receipt smartphone app.

How will reimbursements be issued?

Reimbursements will be mailed as a live check to your home address. You may also add your direct deposit information on the participant website or submit a completed *FSADirect* Direct Deposit Information Form to set up your account for direct deposit reimbursements. If your plan offers the debit card, you can use this card at the point of purchase to access your FSA dollars- Just remember to keep all of your receipts!

What expenses are eligible to be reimbursed from the Dependent Care FSA?

Your Dependent Care FSA can reimburse you for daycare expenses provided for your dependent that allow you (and your spouse, if applicable) to work. Care must be for a dependent child under the age of 13 or a dependent of any age that lives in your household and is incapable of self-care. See the Allowable Dependent Care Expenses Guide on www.flores247.com.

Can I change my election during the plan year?

You may only change your election during the plan year if you experience a qualifying status change event. You must notify your employer within 30 days of any status change event in order to change your election. See the Status Changes Guide on www.flores247.com for further information.

Can I submit my spouse's/dependents' medical expenses to my Medical FSA?

Regardless of who is covered on your medical insurance, your medical FSA may reimburse expenses for your spouse, if you file jointly, or any qualifying tax or adult dependent.

What happens to my FSA if I terminate from the company?

Any expenses submitted for reimbursement in either the Medical or Dependent Care FSA must be incurred prior to your termination date or the benefit end date specified by your company. These claims must be submitted prior to the claims filing deadline for the plan year during which you terminated. In addition, you may be eligible to continue your participation in the Medical FSA through the election of COBRA. Please contact your Human Resources Department for further information.