

Flexible Spending Account — Real Savings. Real Simple.



Using a Flexible Spending Account (FSA) is great way to stretch your benefit dollars. You use before-tax dollars in your FSA to reimburse yourself for eligible out-of-pocket medical and dependent care expenses. That means you can enjoy tax savings and increased take-home pay—all with the convenience of a prepaid benefits card. Plus, you have 14 ½ months to spend your funds, reducing your risk of losing dollars at the end of the plan year.

WHAT IS AN FSA?

With an FSA, you elect to have your annual contribution (up to the \$3,050) deducted from your paycheck each pay period, in equal installments throughout the year, until you reach the yearly maximum you have specified. The amount of your pay that goes into an FSA will not count as taxable income, so you will have immediate tax savings. FSA dollars can be used during the plan year to pay for qualified expenses and services.

- A Healthcare FSA allows reimbursement of qualifying out-of-pocket medical expenses.
- A Limited Purpose Medical FSA works with a qualified high deductible health plan (HDHP) and Health Savings Account (HSA). A limited FSA only allows reimbursement for vision and dental expenses.
- A Dependent Care FSA allows reimbursement of dependent care expenses, such as daycare) incurred by eligible dependents.

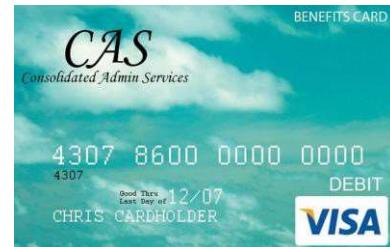
With all FSA account types, you'll receive access to a secure, easy-to-use web portal where you can track your account balance, view your claims history, and submit requests for reimbursements.

In addition, you'll receive a convenient prepaid benefits card to make it easy to pay for eligible services and products not covered by your health insurance. When you use the card, payments are automatically withdrawn from your account. Just swipe the card and go. It's that easy! Save your receipts! Most expenses can be validated through the card transaction, but you may be prompted to provide a copy of the receipt for certain transactions in accordance with IRS regulations. When required, receipts can be easily sent uploaded to either the consumer portal online or, through the mobile app. It's as simple as taking a picture of the receipt using the camera on your mobile device!

WITH AN FSA YOU CAN:

An FSA is a great way to pay for expenses with pre-tax dollars.

- **Enjoy significant tax savings** with pre-tax deductible contributions and tax-free reimbursements for qualified plan expenses
- **Quickly and easily access funds** using the prepaid benefits card at point of sale, or request to have funds directly deposited to your bank account via online or mobile app
- **Reduce filing hassles and paperwork** by using your prepaid benefits card
- **Enjoy secure access** to accounts using a convenient Consumer Portal available 24/7/365
- **Manage your FSA “on the go”** with an easy-to-use mobile app
- **File claims easily online** (when required) and let the system determine approval based on eligibility and availability of funds
- **Stay up to date on balances** and action required with automated email alert and convenient portal and mobile home page messages
- Get one-click answers to benefits questions
- **GRACE PERIOD** The grace period allows you an additional 2 ½ months beyond the end of the plan year to incur eligible health care expenses, therefore allowing you to incur expenses up until March 15, 2024 for the 2023 plan year. In other words, you have a total of 14 ½ months to utilize your 12-month election.



IS AN FSA RIGHT FOR ME?

An FSA is a great way to pay for expenses with pre-tax dollars.

A Healthcare FSA could save you money if you or your dependents:

- Have out-of-pocket expenses like co-pays, coinsurance, or deductibles for health, prescription, dental or vision plans
- Have a health condition that requires the purchase of prescription medications on an ongoing basis
- Wear glasses or contact lenses or are planning LASIK surgery
- Need orthodontia care, such as braces, or have dental expenses not covered by your insurance

A Dependent Care FSA provides pre-tax reimbursement of out-of-pocket expenses related to dependent care. This benefit may make sense if you (and your spouse, if married) are working or in school, and:

- Your dependent children under age 13 attend daycare, after-school care, or summer day camp
- You provide care for a person of any age whom you claim as a dependent on your federal income tax return and who is mentally or physically incapable of caring for himself or herself

PLAN AHEAD

Before you enroll, you must first decide how much you want to contribute to your account(s). You will want to spend sometime estimating your anticipated eligible medical for the 2023 calendar year.

Throughout the year, you'll likely find yourself with expenses for yourself and your family that insurance won't cover. By taking advantage of an FSA, you can actually reduce your taxable income and reduce your out-of-pocket expenses when you use your FSA to pay for the things you'd purchase anyway.

*The amount you save in taxes with a Flexible Spending Account will vary depending on the amount you set aside in the account; your annual earnings; whether or not you pay Social Security taxes; the number of exemptions and deductions you claim on your tax return; your tax bracket and your state and local tax regulations. Check with your tax advisor for information on how participation will affect your tax savings.



Above: With the convenience of a mobile device, you can see your available balance anywhere, anytime as well as file claims and upload receipts.

CAS
Consolidated Admin Services
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Cafeteria Plan Enrollment Form

Employee Information (Please print clearly)

Employer Name: _____
First Name _____ MI _____ Last Name _____
Social Security # _____ - _____ - _____ Date of Birth _____ / _____ / _____ Date of Hire _____ / _____ / _____
Employee Home Address _____
City _____ State _____ Zip Code _____
Email _____ Contact Phone # _____

Benefit Elections

Group Insurance Premiums - If you participate in your employer's insurance plan(s), your premiums will automatically be deducted on a pre-tax basis unless you notify your Human Resource or Personnel Department.

Flexible Spending Accounts

The IRS regulations state four conditions: 1) Any expenses you incur must be within the plan year; 2) Any expenses you incur must not be covered by any other source, such as insurance; 3) You must provide proper documentation to receive payment; 4) You cannot change or revoke your elections during the plan year unless there is a specific change in status and your employer allows such changes.

Enrollment Effective Date: _____ / _____ / _____

Medical Flexible Spending Account (\$3050) \$ _____ (Annual Amount)

Dependent Care Account (\$5000) \$ _____ (Annual Amount)

*By participating in a Flexible Spending Account you will receive a Benefits Card.

By using the benefits card, you certify that each time the card is used, it will be used only for Qualified purchases as described in the cardholder agreement, and you have not received or will not see reimbursement for any expenses paid with the card from any other benefit source. This card may not be used at all merchants that accept Visa debit Cards.

Additional Benefits Card Holder Request:

First Name: _____ M.I.: _____ Last Name: _____ Date of Birth: _____

First Name: _____ M.I.: _____ Last Name: _____ Date of Birth: _____

Direct Deposit Information / Bank Account Information (NOT REQUIRED)

I authorize Consolidated Admin Services to initiate a credit and/or debit entry to my account for my plan reimbursements. This agreement is to remain in full effect until written notification is supplied by me to CAS terminating this agreement.

Bank Name: _____

Account Number: _____ Routing Number (always 9 digits): _____

A "VOIDED" check must accompany enrollment form. Do not use a deposit slip as the number could be invalid.

Election Information

Yes, I wish to participate in the flexible spending account plan and authorize payroll reduction from my salary on a pre-tax basis in the amount(s) indicated below, and continuing until this election is amended or terminated or until the Plan Year ends. Employer-sponsored benefit coverage contributions are automatically reduced from my compensation on a pre-tax basis.

No, I have been offered the opportunity to enroll in the flexible spending account plan and do not wish to enroll at this time. However, my employer-sponsored benefit coverage contributions are automatically reduced from my compensation on a pre-tax basis.

Signature: _____ Date: _____



Makes FSAs Easier

Easy

A simple swipe of the Card makes it hassle free!



Convenient

There are no manual claim forms to submit.

Take a picture of a receipt and submit for a new or existing claim.

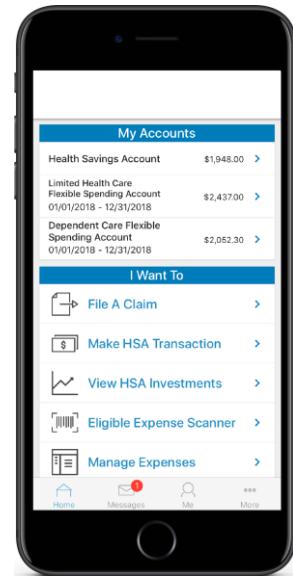
Connects You with the Details

Check available balances 24/7 on CAS portal or APP

View account details

CAS Chat – 24/7 Virtual Assistant

One-click to call or email CAS



Empowering Tools

Educational Resources

Eligibility Expense Scanner

FSA Store

HealthShopper powered by Amazon

Notifications & Monthly Statements

**Our dedicated service team is trained with one goal "SERVICE"!
When you call CAS our dedicated team will be there to help you all the way!**



Consolidated Admin Services

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P: 877-941-5956

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Consolidated Admin Services – CAS connects you with the details!

CAS is pleased to provide you with tools to assist in quick access to benefit account information.

- CAS Consumer Portal - This one-stop portal gives you 24/7 access to view information and manage your accounts.
- CAS mobile app allows you to manage your accounts from the palm of your hand, anytime anywhere.

Below are instructions & steps on how to access your Benefit Accounts online

1. Visit www.consolidatedadmin.com
2. Hover over the “Logins” link at the top of the webpage
3. Click on “Participant/Employee Login”, which takes you here:
<https://consolidatedadmin.lh1ondemand.com/Login.aspx?ReturnUrl=%2f>

We also have an APP!

Once you have created a username and password through our web portal you can download our CAS APP through the APP store or Google Play for easy access to your account information.

- 1: Search your app store for “Consolidated Admin Services”
- 2: Install the app
- 3: Log in with your web login username and password
- 4: Access your account anywhere, anytime!

Get started with The CAS Mobile App in minutes.



The CAS Mobile App is compatible with iOS devices (iPhone, iPod Touch, iPad) and Android-powered devices.

We look forward to working with you & administering your benefit accounts.

If you have any questions, don't hesitate to email info@consolidatedadmin.com or call 1-877-941-5956 and our dedicated team will be there to help you!

Dependent Care Flexible Spending Account

Why should I choose a Dependent Care Flexible Spending Account (FSA)?

A Dependent Care FSA is a benefit that allows you to choose how much of your paycheck you'd like to set aside, before taxes are taken out, for eligible dependent care expenses each year. The Dependent Care FSA lets you pay for eligible dependent care expenses while you reap the benefits of additional tax savings. You're spending the money either way. This way, eligible childcare and other dependent care costs are a little less. *

*Based on a 30% tax bracket.

The 2023 annual contribution limit is:

Per household - **\$5,000**, per person (if married or filing separately) - **\$2,500**

Funds available as you contribute. Funds will be available to you as they're deducted from your paycheck and contributed to the plan. This means when payroll is processed and your paycheck is available to you, your Dependent Care FSA contributions will be applied to your account and available for reimbursement.

Use-or-lose. Don't forget to spend your FSA dollars. If you have not used all of your FSA dollars before the end of the plan year, you will forfeit any money left in your account. Check with your employer to confirm how many days you have to submit claims for reimbursement after the plan year ends.

Changing your Dependent Care FSA election. In order to make changes to your election after open enrollment, you need to experience a qualifying life event, such as:

- Change in marital status
- Change in the number of dependents
Increase due to birth, adoption, or marriage
- Decrease due to death, divorce, or loss of eligibility
- Gain or loss of eligibility due to a change in participant, spouse or dependent employment status
- Change in daycare providers
- Child turning age 13
- Increase or decrease in the cost of qualifying daycare expenses
- Judgement, decree, or order requiring a change in coverage

If you experience a qualifying life event, contact your employer to make changes to your election.

What does it cover?

The list includes, but is not limited to, eligible:

- Childcare center, babysitter, nanny (birth through age 12)
- Summer day camp
- Before or after-school care
- Disabled dependent and/or spouse care
- Elder care

Can I enroll?

You are eligible if you and/or your spouse (if applicable) are gainfully employed, looking for work, or are attending school on a full-time basis.

FSA Contribution Limits & IRS Regulations

The IRS sets the maximum dollar amount you can elect and contribute to a Flexible Spending Account (FSA).

The 2023 annual contribution limit is - **\$3,050**

We recommend reviewing how much you spend on eligible healthcare expenses every year to determine how much to elect.

FSA IRS REGULATIONS

Funds on Day 1

All of your FSA dollars are available on the very first day of the plan year. For example, if you choose to contribute \$1,200 to your FSA, your contributions will be deducted evenly across all of your paychecks for the year, but you have access to all \$1,200 on Day 1! You can use your funds for expenses incurred by you, your spouse, or eligible dependents.

Changing your FSA election

In order to make changes to your election after open enrollment, you need to experience a qualifying life event. These events include:



Change in marital status



Change in the number of dependents



Change in employment status



If you experience a qualifying life event, your employer can help you make changes to your election.

Use-or-lose

Don't forget to spend your FSA dollars. You will forfeit any money left in your account at the end of the plan year. Check with your employer to confirm how many days you have to submit claims for reimbursement after the plan year ends.

CAS
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Frequently Asked Questions on the FSA Benefits Card



General Questions on the FSA Benefits Card

1. What is the FSA Benefits Card?

The FSA Benefits Card is a special-purpose Visa® Card that gives participants an easy, automatic way to pay for eligible health care/benefit expenses. The Card lets participants electronically access the pre-tax amounts set aside in their respective employee benefits accounts, i.e. Flexible Spending Accounts (FSAs).

2. How does the FSA Benefits Card work?

It works like any Visa® Card, except funds available equal the balance of the participant's pre-tax account(s). When participants have eligible expenses at a merchant or provider that accepts Visa debit cards, they simply use their CAS Card. The amount of the eligible purchases will be deducted – automatically – from their account and the pre-tax dollars will be electronically transferred to the provider/merchant for immediate payment.

3. How does the FSA Benefits Card change how the participant is reimbursed for expenses?

Before the FSA Benefits Card became available, participants had to pay out-of-pocket for their eligible expenses at the time of purchase, submit claim forms along with all receipts, and then wait for the reimbursement to be processed. Checks were issued and mailed to the participants, who then cashed the checks. In essence, participants "paid twice" – through payroll deduction and then at the point of sale – then they had to wait for reimbursement.

However, with the FSA Benefits Card, participants simply swipe their Card and the funds are automatically deducted from their respective benefit account(s) for payment to the merchant. The Card eliminates most out-of-pocket cash outlays and paperwork, as well as the need to wait for reimbursement checks.

4. Is the FSA Benefits Card just like other Visa® Cards?

No. The FSA Benefits Card is a special-purpose Visa Card that can be used only for eligible health care/benefits expenses. It cannot be used, for instance, at gas stations or restaurants. There are no monthly bills and no interest.

5. How many FSA Benefits Cards will the participant receive?

Participants will receive one Card, initially. If participants would like to request additional Cards for family members, they may contact CAS at 1-877-941-5956 or email the request to info@consolidatedadmin.com.

6. Will participants receive a new FSA Benefits Card each year?

No, participants will not receive a new Card each year. If the participant elects a benefit associated with the Card for each plan year, the participant will simply keep using the same Card year after year until the card expires. Close to the expiration date of the Card, a new benefit card will be auto-ordered. The Card will be loaded with the new annual election amount at the start of each plan year or incrementally with each pay period, based on the type of account(s) the participant has.

7. What if the FSA Benefits Card is lost or stolen?

Participants should call Consolidated Admin Services to report a Card lost or stolen as soon as they realize it is missing, so that the Administrator can turn off their current Card(s) and issue replacement Card(s).

Getting Started and Activating Your Card

1. How do participants activate the Card?

The card activates on first swipe. Participants can setup a PIN if they would like the card to be "ran" as a debit, but this is not necessary if they are satisfied running the card as credit. If the participant would like to setup a PIN, directions are on the activation sticker on the front of the Card.

2. What dollar amount is on the FSA Benefits Card when it is activated?

For Health Care FSA, the dollar value on the Card will be the annual amount that each participant elected to contribute to their respective employee benefit account(s) during their annual benefits enrollment. It is from that total dollar amount that eligible expenses will be deducted as participants use their Cards or submit manual claims for reimbursement.

Some other types of accounts, like Dependent Care FSAs, are funded incrementally at each pay period, so it is especially important to be aware of account balances in order to avoid Card declines at the point of service.

Using the Card

1. Where may participants use the Prepaid Benefits Card?

IRS regulations allow participants to use their Prepaid Benefits Cards in participating pharmacies, mail-order pharmacies, discount stores, department stores, and supermarkets that can identify FSA eligible items at checkout and accept Visa® cards. Eligible expenses are deducted from the account balance at the point of sale. Transactions are fully substantiated, and in most cases, no paper follow-up is needed. Participants can find eligible merchants/providers by visiting www.consolidatedadmin.com.

Participants may also use the Card to pay a hospital, doctor, dentist, or vision provider that accepts Visa®. In this case, the Plan Administrator uses its auto-substantiation technology to electronically verify the transaction's eligibility according to IRS rules.

Participants may also use the Card to pay for dependent care expenses, if their provider is coded as a dependent care merchant.

2. Are there places the FSA Benefits Card won't be accepted?

Yes. The Card will not be accepted at locations that do not offer the eligible goods and services, such as hardware stores, restaurants, bookstores, gas stations and home improvement stores.

3. If asked, should participants select "Debit" or "Credit"?

Your FSA Benefits Card is technically a prepaid card. But, since there is no "prepaid" selection available, participants should select "Credit." Participants do not need a PIN and cannot get cash back with the Card.

4. How does the Card work in participating pharmacies, discount stores, department stores, and supermarkets?

- a. Bring prescriptions, vision products, eligible OTCs and other purchases to the register at checkout to let the clerk ring them up.
- b. Present the Card and swipe it for payment.
- c. If the Card swipe transaction is approved (e.g., there are sufficient funds in the account and at least some of the products are FSA eligible), the amount of the FSA eligible purchases is deducted from the account balance and no receipt follow up is required. The clerk will then ask for another form of payment for the non-FSA eligible items.
- d. If the Card swipe transaction is declined, the clerk will ask for another form of payment for the total amount of the purchase.
- e. The receipt will identify the FSA eligible items and may also show a subtotal of the FSA eligible purchases.
- f. In most cases, the participant will not receive requests for receipts for FSA eligible purchases made in participating pharmacies, discount stores, department stores, or supermarkets.

5. Why do participants need to save all of their itemized receipts?

We always suggest participants and their other eligible users should always save itemized receipts for FSA purchases made with the Prepaid Benefits Card. They may be asked to submit receipts to verify that their expenses comply with IRS guidelines. The IRS requires that every card transaction must be substantiated. This can occur through automated processing as outlined by the IRS (e.g. copay matching, etc.). If the automated processing is unable to substantiate a transaction, the IRS requires that itemized receipts must be submitted in order to validate expense eligibility.

6. How long do participants need to save their itemized receipts?

Participants should save itemized receipts for FSA until the end of the benefit year and/or grace period (if applicable).

7. May participants use the FSA Benefits Card if they receive a statement with a Patient Due Balance for a medical service?

Yes. As long as they have money in their account for the balance due, the services were incurred during the current plan year, and the provider accepts Visa® debit cards. Participants can then use the Card to pay for the medical service in whichever way they prefer.

8. Sometimes the participant is asked for the CVV when paying the balance due or when placing an order by phone or online. What is this and where is it found?

CVV stands for “Card Verification Value.” It is a 3-digit number that can be found on the back of the card to the right of the signature panel.

9. How do participants know how much is in their account?

They can visit their personal Account Summary page to view their account activity and current balance on the Consolidated Admin Services mobile app or at www.consolidatedadmin.com. Or, they can email Consolidated Admin Services at info@consolidatedadmin.com or call at 1-877-941-5956 to obtain their current balance. Participants should always know their account balance before making a purchase with the Card.

10. What if participants have an expense that is more than the amount left in their account?

By checking their account balance often – either through the app, online, or by calling Consolidated Admin Services at 1-877-941-5956 – participants will know how much is available for purchases. When incurring an expense that is greater than the amount remaining in their account, participants may be able to split the cost at the register. (Check with the merchant.) For example, participants may tell the clerk to use the FSA Benefits Card for the exact amount left in the account, and then pay the remaining balance separately. Alternatively, participants may pay by any other means and then submit the expense for reimbursement via the mobile app, the participant portal at www.consolidatedadmin.com, or by a claim form with the appropriate documentation to their Plan Administrator.

11. What are some reasons that the FSA Benefits Card might not work at point of sale?

The most common reasons why a Card may be declined at the point of sale are:

- a. The participant has insufficient funds in his or her employee benefit account to cover the expense.
- b. Non-eligible expenses have been included at the point-of-sale. (Retry the transaction with the eligible expense only.)
- c. The merchant is encountering problems (e.g. coding or swipe box issues).
- d. The pharmacy, discount store, department store, or supermarket cannot identify FSA eligible items at checkout according to IRS rules.

12. Whom do participants call if they have questions about the Prepaid Benefits Card?

Call Consolidated Admin Services at 1-877-941-5956.

13. How will a participant know to submit receipts to verify a charge?

The participant will receive an email or notification from Consolidated Admin Services if a receipt is required. All receipts should be saved per the IRS regulations.

FSAs and the Use It or Lose It Rule

What does "Use It or Lose It" mean for an FSA?

FSAs are IRS governed accounts. The IRS requires that FSAs follow a Use-or-Lose rule which states that FSA funds must be spent by the participant within FSA's plan year. Unused funds are forfeited.

What happens to my funds when they are forfeited?

Forfeited funds return to the employer's cafeteria plan. There are strict guidelines for what forfeited plan funds can be spent on. CAS does not receive these funds, and they do not go directly back to the employer for general use. Instead they are maintained within the plan.

How does a grace period or rollover impact use it or lose it?

Employer must elect these provisions and cannot offer both a grace period and a rollover on the same plan year.

Grace Period:

A grace period allows participants to use their funds for 2 1/2 months after the regular plan year end date, extending the normal 12 month period to 14 1/2 months. For example, if the plan year runs from 1/1 to 12/31, participants would have until 3/15 to incur new expences on their account. Unused funds at the end of the grace period are forfeited.

Rollover (sometimes called "Carryover"):

A rollover allows participants to carry part of their funds from one plan year to the next. The IRS sets the maximum amount that can carryover each year (\$610 for the 2023 plan year) and employers can allow any amount up to that maximum. Once funds rollover, they can be used for the new plan year's expenses along with any elected funds for that plan year. Funds over the carryover amount are forfeited.



Questions? Call us at 877-941-5956
or email info@consolidatedadmin.com

FSAs and Termination

What happens to my FSA when I leave my employer?

FSAs are considered employer-owned accounts. They do not go with you to a new employer. When you terminate employment, any remaining funds in your account after your runout period ends are returned to the employer's Cafeteria Plan.

Can I still use my debit card after I terminate?

Your debit card will no longer work after your date of termination. Any reimbursement sought after termination will need to be completed through claim submission and reimbursement.

How long do I have to turn in receipts?

After you terminate, your plan has a set number of days that you can submit your receipts for reimbursement. You can find this number in your SPD or by contacting CAS. You can also find it by hovering over the ? next to your plan name on your CAS consumer portal.

What dates can I claim reimbursement for?

You can request reimbursement for any date you were active during the current plan year. For example, if the plan started 1/1 and termination date was 3/1, then you could file claims for dates ranging from 1/1 to 3/1.

What if my employer offers COBRA, am I eligible to COBRA my FSA?

If your employer offers COBRA coverage, you may be eligible to COBRA your FSA if you have been paid less from your current plan than you have contributed to date. This is considered a positive balance and is COBRA eligible.