

YOUR STEPS TO SAVINGS!

REALIZE THE TAX SAVINGS

You can set aside pre-tax money into an account to be reimbursed for eligible medical expenses. Savings will depend on your tax bracket. For example, if you are taxed at 25% and you enroll for \$7,000, you would save \$1,750 in taxes.

ESTIMATE YOUR EXPENSES

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FREQUENTLY ASKED QUESTIONS

HOW CAN I SUBMIT A CLAIM? You can submit a claim online through our website or by calling our toll-free number. You can also submit a claim by fax or mail, if you prefer. Please note that all claims must be submitted within 90 days of the date of service. Receipts for expenses were incurred.

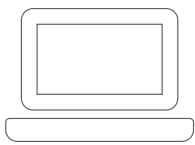
WHAT MUST BE INCLUDED ON RECEIPTS? All receipts for reimbursement must include the following information: member name, date of service, provider name, and amount of service. Receipts must also include a description of the service provided.

WILL I HAVE A DEBIT CARD? Yes, you will receive a debit card for your Health Care FSA. The card can be used to purchase eligible health care products and services. The card is valid for 12 months from the date of issuance.

EACH YEAR? Yes, you can use your Health Care FSA funds each year. Funds that are not used by the end of the year will roll over from year to year.

WHEN WILL I HAVE ACCESS TO THE FUNDS IN MY HEALTH CARE FSA? You will have access to your Health Care FSA funds as soon as you receive your debit card.

HOW DO I OBTAIN MY ACCOUNT DETAILS?



WEBSITE
 You can view your account details on our website. Log in to your account using your member ID and password.



MOBILE APP
 Download our mobile app from your app store. The app allows you to view your account details and make payments.



PID & PASSWORD
 Your Personal Identification Number (PID) and password are provided to you when you enroll in the plan. Please keep these details secure.