

FSA Guide

Everything you need to know about your
flexible spending account



► Sentinel Benefits
& FINANCIAL GROUP

Welcome to Your FSA

We have put together this guide to help you get the most out of your flexible spending account (FSA). The FSA is a great way to help save money on your out-of-pocket medical and dependent care expenses. Employees enrolled in this program will save on federal, state and FICA taxes. The following pages contain commonly asked questions that come up in regard to using the account. The answers will help you make the best use of Sentinel's FSA services.

Your Online Account

A good starting point in using your flexible spending account is to set up your online account. Go to sentinelgroup.com and hover over LOGIN in the upper right corner. Select "FlexChoice" in the "Individuals" category of the dropdown menu. Once you are on the Login web page, click "Create your new username and password." Enter the required information and press "Next."

Your online account enables you to:

- ▶ File a claim online
- ▶ Upload receipts and track expenses
- ▶ View up-to-the-minute account balances
- ▶ View your account activity, claim history and payment (reimbursement) history
- ▶ Report a lost/stolen card and request a new one
- ▶ Update your personal profile information
- ▶ Change your login ID and/or password
- ▶ Download plan information, forms and notifications

Home

The **Home** page is easy to navigate:

- ▶ Easily access the **Available Balance** and **I Want To...** sections from the left-hand navigation area.
- ▶ The **I Want To...** section contains the most frequently used features, including filing a claim.
- ▶ In the left-hand column **Available Balance** links to the Account Summary page, where you can see and manage your accounts.
- ▶ The **Message Center** section displays alerts and relevant links that enable you to stay in the know.
- ▶ The **Quick View** section graphically displays some of your key account information.

Accounts

For all Account Activity, click on the **Available Balance** link from the Home page to bring you to the Account Summary page, or click on Accounts on the top navigation bar. Then you may select the underlined dollar amounts for more detail. For example, click on the amount under **Eligible Amount** to view enrollment detail. You may access claim and payment details by clicking on the links on the left.

Profile

From your **Profile** page, you can do the following:

- ▶ Update your personal information
- ▶ Add dependents
- ▶ Set up your reimbursement preference
- ▶ Manage your Benny Card
- ▶ Change your login information

Eligible Expenses

Statements & Notifications

From your **Statements & Notifications** page, you can view the following:

- ▶ Receipt reminders
- ▶ Account statements
- ▶ Direct deposit confirmations
- ▶ Denial letters

Tools & Support

Visit the **Tools & Support** page to:

- ▶ Access plan forms
- ▶ View detailed benefit plan information
- ▶ View helpful tips and quick links

Expense Tracker

The **Expense Tracker** provides you with an easy-to-use consolidated view of healthcare expenses for ongoing management of medical claims, premiums, and card transactions. From here you may:

- ▶ Add and view expenses
- ▶ Process payments/reimbursements for unpaid expenses
- ▶ Link your health insurance claims to your FSA

What are the top 5 most commonly submitted eligible FSA expenses?

- ▶ Prescription drug co-payments
- ▶ Office visit co-payments
- ▶ Eye care
(eyeglasses, contacts, contact lens solution, etc.)
- ▶ Dental work
- ▶ Vaccinations/immunizations

What are the top 5 most commonly submitted ineligible FSA expenses?

- ▶ Vitamins*
- ▶ Massage therapy*
- ▶ Supplements (e.g., Benefiber/Metamucil)*
- ▶ Cosmetic dentistry and other cosmetic procedures
(e.g., teeth whitening)
- ▶ Toothbrush/toothpaste

Where can I find a list of eligible FSA items?

You can access the list by visiting sentinelgroup.com as well as through your online account by logging in and choosing the **Tools & Support** option at the top of the screen.

*Eligibility requires a yearly physician's letter stating medical necessity for treatment of a specific diagnosed medical condition.



Using Your FSA

You can take advantage of your FSA at anytime during the plan year. Any money that you do not spend will be forfeited. This is considered a “use or lose” benefit. Money cannot roll over from year to year (unless your plan has elected the Health FSA \$500 carryover provision). Sentinel offers three convenient ways for you to utilize the benefits of the plan (depending on the plan provisions).

Option 1

Sentinel's FSA Debit Card: The Benny Card

Participants that take advantage of the Benny Card will enjoy an 80% auto-adjudication rate which means that, in most cases, you will not need to submit documentation of your activity to Sentinel. Instead, the transaction will automatically reduce your account balance. Even better, you will not need to pay out-of-pocket and wait to be reimbursed.

How do I activate the card upon receipt?

The Benny Card can be activated by calling the number located on the sticker on the front of the card when it is first received. Even though you will receive two cards, you only have to call once to activate both. They will be available for use within 24 hours of activation.

Why did I receive two cards?

You are issued two cards so you can choose to make the second card available for a spouse or dependent. Both cards come in your name, but since the Benny Card is signature-based, your spouse or dependent just needs to sign the back of the card and it is their card to use.

How do I request new or additional cards and/or report a missing debit card?

From the **Home** page, under **Profile**, click the **Banking/Cards** link on the left-hand side of the screen. Under the Debit Cards column, click **Report Lost/Stolen or Order Replacement** and follow the instructions.

Should I select “Credit” or “Debit” when making a purchase?

Your card can be used as either “Debit” or “Credit.” In order to use the card as a “Debit,” you must establish your own PIN by calling the number located on the card and walking through the setup instructions.

Will I be required to substantiate a debit card claim and how will I be notified?

If, upon adjudication of a debit card swipe, backup documentation is needed to substantiate a claim, Sentinel will send you an email if we have an email address on file and the password for this secured document will be the last 4 digits of your Benny Card. Otherwise, we will send you a letter via mail. You must provide the receipt for the eligible expense or payment in lieu of receipt. This is why it is important to always hold on to your receipts when using your Benny Card.



Option 2

Electronic Claim Submission

If you pay out-of-pocket for an eligible expense, submitting a claim request online via Sentinel's secure website is the quickest and easiest way to be reimbursed. You can immediately verify that your request has been received by Sentinel. In addition, you can upload your required substantiation (receipts, EOB, etc.) using our upload tool. Scanned substantiation completely eliminates the need for paper and will automatically attach to the claim(s) you have entered.

How do I file a claim and upload a receipt online?

1. On the **Home** page, select **File a Claim** under the **I Want To...** section, which can be located on the left-hand side of the home page or from any page on the portal by expanding the **I Want To...** section on the right hand side of the screen.
2. The claim filing wizard will walk you through the request, including entry of information, providing payee details and uploading a receipt.
3. For submitting more than one claim, click **Add Another** from the **Transaction Summary** page.
4. When all claims are entered in the **Transaction Summary**, agree to the terms and conditions, then click **Submit** to send the claims for processing.
5. The **Claim Confirmation** page will display. You may print the **Claim Confirmation Form** as a record of your submission. If you did not upload a receipt, you can upload the receipt from this screen or print a **Claim Confirmation Form** to submit to Sentinel with the required receipts.

Can I submit a claim from my phone or other mobile device?

Included in the functionality of our mobile application is the ability for participants to file new claims and submit associated receipt images all from their phone or other mobile device. You can submit a claim, take a photo of your supporting documentation, and attach the image to the claim.

Important Note: If you see a **Receipts Needed** link in the Message Center section of the **Home** page, click on it. You will be taken to the **Claims** page where you can see the claims that require documentation. You can easily upload the receipts from this page. Simply click to expand the line item to view claim details and the upload receipts link.

Option 3

Download a claim form and submit

Complete a paper claim form, then fax in the form with receipt(s) or substantiation to our secure Flexible Spending fax line.

Where can I get the claim form?

You can access the FlexChoice claim form by logging into your account at sentinelgroup.com and clicking the **Tools & Support** option at the top of the screen.

What is the fax number for claims?

If you choose to fax in your FSA claim with copies of receipt(s) or substantiation, the secure fax number to use is (781) 213-7301.



Claim Approval

A completed claim form signed by the participant is needed (unless submitted online) as well as the receipt(s) or substantiation. To ensure that the request for reimbursement is approved and paid timely, the following information is required:

Medical

- ▶ Date service was rendered
- ▶ Description of service or item
- ▶ Name of provider of service
- ▶ Your out-of-pocket cost
- ▶ Name of the person receiving the service
- ▶ Proof of purchase

Dependent Care

- ▶ Date(s) service was rendered
- ▶ Name of provider of service
- ▶ Amount charged
- ▶ Name of the person receiving the service
- ▶ Tax ID# or Social Security Number of the Service provider
- ▶ Signature of the caregiver or a canceled check or receipt from the caregiver if one exists

Important Notes Regarding Claim Approvals:

Providing just a credit card receipt/statement or bank statement is not an acceptable form of documentation for reimbursement. Please note that all expenses must be itemized. You should keep all receipts or other substantiation of claims in case of an audit of your personal tax return.

Reimbursement

Once claims are submitted and approved, Sentinel will process reimbursements and issue payments. Payments are issued every Friday (excluding certain holidays).

What is the time frame for reimbursement?

Sentinel promises that any claim entered online with substantiation or faxed claims received, in good order, by 5 p.m. ET on a Wednesday will be paid out the following Friday (as long as claim is approved).*

What happens if a holiday falls during the week?

During holiday weeks, claims will have to be received by Tuesday at 5 p.m. ET in order to be approved for Friday payment. If the holiday falls on a Friday, the payments will be issued on Thursday.

What are my options for being reimbursed?

The quickest option for reimbursement is direct deposit. You can enter an email address so you are notified when any direct deposit goes out to you. Alternatively, you can be set up to receive a paper check sent directly to your home address. Both direct deposits and checks are issued each Friday (excluding certain holidays).

How can I manage or change my reimbursement method?

1. From the **Home** page, under the **Tools & Support** tab, click **Change Payment Method** under the **How Do I** section.
2. Select **Reimburse Myself Using Direct Deposit** and click **Change Payment Method**. The **Add Bank Account: Direct Deposit Setup** page displays.
3. Enter your bank account information, and click **Submit**.

*Subject to change based on the funding arrangement agreed to by your employer as well as holiday weeks.

Expense Tracker

To view and manage all expense activity in one place, use the Expense Tracker. On the **Home** page, choose **Expense Tracker** from the top menu. The Expense Tracker provides you with an easy-to-use consolidated view of expenses for ongoing management of expenses, claims, and card transactions. Easily filter expenses by clicking on the filter options on the navigation pane on the left side of the screen or by clicking on the field headers within the Expense Tracker. You can search for specific expenses using the search field on the bottom left side of the screen. Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the upper left side of the page.

Why should I use the Expense Tracker?

The Expense Tracker allows you to import and store expenses that can potentially be reimbursed through your plan. It serves as a “virtual shoebox” to store expense information and receipts that can be referenced in the future, either for your own tracking or for submission as a claim.

How do I add an expense to the Expense Tracker?

1. From the **Expense Tracker**, click on the **Add Expense** button on the upper left side of the page.
2. Complete the expense detail fields. You can even upload a copy of the receipt and add notes for your records.
3. Once the expense has been added to the Expense Tracker, you can pay the expense, if desired.

Can I request payment for an expense from the Expense Tracker?

You may process payments/ reimbursements for unpaid expenses directly from the **Expense Tracker** page. Expenses will be categorized and payment can be initiated for unpaid expenses by clicking on the button to the right of the expense details.

1. Simply choose which expenses you would like paid and you will be presented with the eligible accounts from which you can initiate payment.

2. When you click **Pay**, the claim details from the Expense Tracker will be pre-populated within the claim form. Review and edit the claim details as needed.
3. You will have the option to either request a reimbursement to yourself or pay the provider.

How do I edit an existing expense in the Expense Tracker?

You can edit expense details for all claim statuses directly from the **Expense Tracker** page.

1. Expand the claim details by clicking on the expense line item from the Expense Tracker.
2. You will be presented with options to add expense notes, update the expense details, mark the expense as paid/unpaid, or remove the expense from the Dashboard.

How do I link my healthcare claims?

The **Link Healthcare Claims** option allows you to receive claim data from your healthcare insurance carriers. Expenses from your insurance carrier(s) will be added to Expense Tracker for tracking and/or payment purposes. To register, click on the **Link Healthcare Claims** button located in the upper left side of the Expense Tracker page and provide the required information. You will be alerted to new expenses within the message area of your online account.



Rules, Rights & Information

If I do not use up all of the money I elected for the year, do the remaining funds carry over to the next year?

It depends. Some employers have elected the \$500 carry over provision for the Health FSA benefit. If this is the case, your Health FSA funds will roll over from one plan year to the next (up to a maximum of \$500). Please note that Dependent Care FSA benefits do not roll over. It is important during your election period to make an educated estimate of what your expenses will be throughout the year in order to provide the most beneficial cost savings for you and your family.

In what situation can I change my election during the plan year?

Upon electing coverage under a cafeteria plan, your election is irrevocable until the end of the Plan Year unless:

- ▶ You experience a change in status (explained below)
- ▶ You experience a significant cost of coverage change
- ▶ There is a termination of employment
- ▶ There is an approved leave of absence

What is considered a "Change in Status"?

There are certain life-changes that will allow you to change or cancel your coverage under a cafeteria plan. For a change to an existing election to qualify, the change in status must be due to one of the following reasons:

- ▶ Change in legal marital status
- ▶ Change in the number of tax dependents
- ▶ Commencement of employment (including spouse or dependent)
- ▶ Termination of employment (including spouse or dependent terminations)
- ▶ Change in work schedule which affects benefit eligibility
- ▶ Change in place of residence or work which affects the coverage in a benefit plan

Where do I go to find out more information about my plan?

Visit our website at sentinelgroup.com to learn more about your benefits and get the latest news and information. You can also find information specific to your plan by logging in to your online account, selecting **Tools & Support** at the top of the screen, and reviewing the information in the **Plan Summaries** section.

What if I have a specific question on my account?

If you have any questions specific to your account, please call our Service Center at (888) 762-6088, Monday through Friday, 8 a.m. - 6 p.m. ET, excluding certain holidays.

