



Important Things to Know About Your FlexComp Plan

University Systems

HR. Payroll. Benefits.

Introduction

As your FlexComp Plan administrator, our goal is to provide you with the tools and resources to help you make your experience the best possible.



What is a Flexible Spending Account (FSA)?

- **Electing a FSA is a tax free way of setting aside money to pay for medical and child care expenses.**
- **Your annual election reduces your taxable income.**
- **You contribute to your FSA through payroll deductions.**
- **A FSA can be used as a tax free, interest free loan to pay for medical expenses.**

Example of Tax Savings

Mr. Jones (with FSA)

- **Gross Salary: \$50,000**
- **Projected annual medical expenses: \$2,500**
- **Taxable Income: \$47,500**

Mr. Smith (without a FSA)

- **Gross Salary: \$50,000**
Projected annual medical expenses: \$2,500
- **Taxable Income: Still \$50,000**

With Your ADP FlexComp Plan, You Have Options!

You decide how you want to be reimbursed from your FlexComp Plan for eligible expenses.

Debit Card

- Swipe your card at the point-of-sale to pay for eligible healthcare expenses.
- **Keep your receipts!** We may ask for them. **IRS requirement;** card purchases must be for eligible expenses.
- Not available for dependent care.

Paper Reimbursement

- Send in copies of receipts and/or EOBs with a completed claim form.

Debit Card

Important to Remember!

The health FlexComp Plan debit card is a cash flow tool; it keeps you from paying out of your own pocket for eligible healthcare expenses.

- The use of the card does not guarantee that ADP can validate that the expense was for eligible healthcare item(s) without your help. Because the IRS requires that card swipes be validated, it is important that you only use the card for eligible items, and keep all receipts.
- Validation is not automatic upon use of the card. **SAVE YOUR RECEIPTS!**
- In most cases, we will know your card swipe was for an eligible expense; but there may be some that we don't know and we'll need your help.



Tips on How to Use the Debit Card

Minimize Receipt Requests	Use the Card Whenever Possible (You're OK with keeping and sending in receipts to validate expenses.)
<p>Use the card for copays associated with health, dental, vision or Rx plans ONLY for individuals covered under a University Systems plan.</p>	<p>Use the card for copays associated with health, dental, vision or Rx plans without regard to whether the coverage is provided by the University Systems.</p>
<p>Use the card for over-the-counter items only at retail locations that have an IAS system in place. This recognizes FlexComp Plan eligible items at the point of sale. A list of retailers can be found at www.sigis.com.</p>	<p>Use the card for over-the-counter items only at either IAS retailers or eligible "90% Merchants." a list of these retailers can be found at www.sigis.com under 90% Rule Merchant List."</p>
<p>Do not use the card to pay for out-of-pocket coinsurance expenses.</p>	<p>Use the card to pay for out-of-pocket coinsurance expenses.</p>
<p>Do not use the card to pay for out-of-pocket health, dental or vision if you ARE NOT enrolled in a University Systems benefit plan.</p>	<p>Use the card to pay for out-of-pocket health, dental or vision expenses even if you ARE NOT enrolled in a University Systems plan that covers those expenses. In this case, a receipt is required.</p>

Frequently Asked Debit Card Questions

What if I don't have a receipt?

You have two options:

- Submit receipts for eligible purchases (that have not been previously submitted) made with some form of payment other than your debit card, or you may need to incur an eligible expense. For a list of eligible expenses, visit the website listed on the back of your card.
- Send ADP a check for the item that cannot be validated.

What if I don't submit requested receipts?

- If you do not respond to our requests for receipts, your card may be suspended until you do.

What if I have questions?

- If you have any questions or need account information, visit the website listed on the back of your card or call customer service Monday - Friday, 8 a.m. to 8 p.m. (ET). The number is on your card materials.

How to File a Paper Reimbursement Claim

- Pay for an eligible healthcare, day care or elder care expense out of your pocket.
- Download a claim form at **myspendingaccount.adp.com** and complete it.
- Send the form with copies of your itemized receipts to the fax number or mailing address on the claim form.
- Receipts or Explanation of Benefits (EOBs) are required and they must clearly show date of service or purchase, type of service or name or product and the amount.
- Sign up for direct deposit online at **myspendingaccount.adp.com** to receive your reimbursement faster than by check.

ADP

HOW TO REQUEST REIMBURSEMENT FROM YOUR HEALTHCARE FSA

This form is to be used to request reimbursement for healthcare expenses only. To view a detailed list of eligible medical expenses, visit <https://myspendingaccount.adp.com>. All healthcare expenses should first be filed under your employer's healthcare plan or any other coverage you may have. Generally, eligible expenses include allowable expenses covered but not fully reimbursed by any benefit plans, such as co-payments, and allowable expenses NOT covered by any benefit plans, such as one-on-one nutritional counseling prescribed by an eligible healthcare provider.

Step 1: Fill out the form

Please print in capital letters, with your letters centered in the boxes provided and fill in all ovals as shown.

A	B	C	D	1	2	3	4
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• For Sections 2 & 5: Complete a separate line for each individual expense. Do not lump expenses together.

• Complete all sections of the form. Sign and date the bottom of the form.

• Complete all sections exceed the number of lines provided, please use page 3.

Each supporting documentation or other supporting documentation onto a white, letter-sized sheet of paper. Place your expenses in the same direction and write your Social Security Number or employee number on the back of the sheet. Do not include a fax cover sheet. Place the sheet of paper into an envelope, apply the correct postage, and mail to the address on the back of the form. We received your

Type of Supporting Documentation

- Receipts for medical expenses
- Receipts for dental expenses
- Receipts for OTC medications
- Receipts for vision care
- Receipts for long-term care services
- Receipts for day care
- Receipts for elder care
- Receipts for health care
- Receipts for other health care

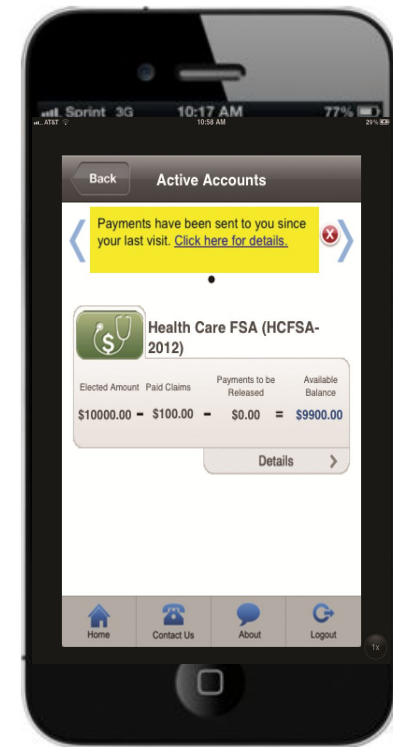
Manage your FlexComp Plan with your Smartphone

The ADP Smartphone App makes it easy to manage your account whenever, wherever it's convenient for you!

With the Smartphone App:

- You can view your account balance and activity
- Take pictures of receipts
- Upload and submit claims

To get started, log in to your account at **myspendingaccount.adp.com** and download the Mobile App User Guide.



Online Claims Submission

Did you know you can submit FlexComp Plan claims online?

- Log in to your account online at **myspendingaccount.adp.com**.
- Click on “Online Claims Submission” to get started.
- Simply enter your claim information and upload scanned images of your receipts.



Get Reimbursements Faster with Direct Deposit

- Have reimbursements deposited into a checking or savings account – you choose.
- Payment will post to the designated account within two business days after the claim processing date. If a claim is only partially paid or denied, you will receive an Explanation of Benefit (EOB) statement.
- An EOB will not be mailed if a claim is paid in full. However, if we have your e-mail address on file when enrolling for EFT, we'll send you an e-mail after each claim is processed and you can view your EOB online.



Easy Online Access to Direct Deposit Signup

The screenshot displays a web portal interface. On the left is a navigation menu with the following items: "Spending Accounts" (with a sub-menu containing "Active Accounts", "Historical Accounts", "Online Claim Submission Statements and Forms", "Direct Deposit", "Commuter Enrollment", "Participant Profile", "Advanced Search", and "Change Password"), and "Information" (with sub-items "eLearning Center" and "Contact Us"). The "Direct Deposit" item is highlighted in yellow, and a black arrow points to it from the left. The main content area is titled "Spending Accounts - Active Accounts" and includes a "Printer Friendly View" link. Below the title are six notification boxes, each with an icon and a close button (X):

- ATTENTION: Some card claims need paperwork submitted by you before they can be validated. [Click here for details.](#)
- New claims have been processed since your last visit. [Click here for details.](#)
- Payments have been sent to you since your last visit. [Click here for details.](#)
- A new account statement has been sent to you. [Click here for details.](#)
- An updated communication has been sent to you. [Click here for details.](#)
- A card swipe validation request has been generated. [Click here for details.](#)

Below the notifications is a section for "HEALTH CARE (HCFSA2013)". It features a green icon of a stethoscope over a dollar sign. To the right of the icon is a balance calculation:

$$\begin{array}{r} \text{ELECTED AMOUNT} \\ \$2,500.00 \end{array} - \begin{array}{r} \text{PAID CLAIMS} \\ \$2,500.00 \end{array} - \begin{array}{r} \text{PAYMENTS TO BE RELEASED} \\ \$0.00 \end{array} = \begin{array}{r} \text{AVAILABLE BALANCE} \\ \$0.00 \end{array}$$

At the bottom of this section are four buttons: "Show My Account Details", "Show My Contributions", "Show My Claims(20)", and "Show My Payments(20)".

Direct Deposit (cont'd)

Spending Accounts

- Active Accounts ▶
- Historical Accounts ▶
- Online Claim Submission
- Statements and Forms
- Direct Deposit**
- Commuter Enrollment
- Participant Profile
- Advanced Search
- Change Password

Information

- eLearning Center
- Contact Us

Customer Service

Standard: [REDACTED]

Claims Processing

Fax Toll-Free: 866-643-2219

[Privacy](#)

Spending Accounts – Direct Deposit

Update Your Direct Deposit Information

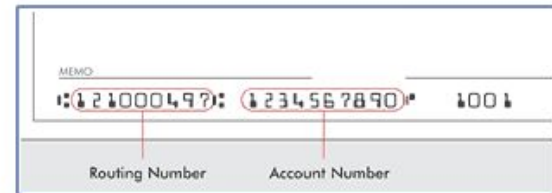
Direct Deposit is the fastest way for you to get access to your spending account funds.

Bank name:

ABA Routing number:

Account number:

Type of account: Checking Savings



If you are adding direct deposit to your checking account, examine a blank check to see the information you need.



- No EFT information currently on file.

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Summary

- If you use the debit card, please save your receipts; **IRS requirement.**
- Your card is good for three years; if you need an additional card call the number listed on the back of your card.
- Sign up for direct deposit and get your reimbursements faster.
- Download the mobile app to manage your account on the go.
- Submit claims online for faster processing.
- **Web address:** myspendingaccount.adp.com
- **Phone:** [1-800-228-5762](tel:1-800-228-5762)

Questions

