
Open Enrollment Guide

**TIME TO CHOOSE YOUR
BENEFITS FOR 2022**



Medical Flexible Spending Account

A Medical Flexible Spending Account is a special account you put money into that you use to pay for certain out-of-pocket healthcare costs for you, your spouse, and your eligible dependents.

The annual limit is up to \$2,850 or what your employer has elected as the maximum annual election. Your funds are available on the first day of the plan year.

Discount

Think of it like a discount on healthcare expenses at stores such as Amazon, Target, CVS, Walmart, Walgreens and more. Dollars you contribute are taken out of your paycheck before tax which means a \$100 purchase would actually cost you over \$130 without a Medical FSA. *

Plan ahead

Think about the money you spent on healthcare expenses last year. Plan ahead and set those funds aside in a Medical FSA and save 30%. *

* Based on a 30% tax bracket

Why Should I choose a Medical Flexible Spending Account (FSA)?

A Medical 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 healthcare expenses. This saves you money by reducing your taxable income.

What does it cover?

There are thousands of eligible items, including:

- Copays and coinsurance
- Doctor visits and surgeries
- Over-the-counter medications (first-aid, allergy, asthma, cold/flu, heartburn, etc.)
- Prescription drugs
- Birthing and Lamaze classes
- Dental and orthodontia
- Frames, contacts, prescription sunglasses, etc.



Even with just a few hundred dollars of expenses, you'll be surprised at how much you can save in taxes. For example, an average family of four in the U.S. can expect to pay close to \$3,500 in out-of-pocket medical expenses. An individual contribution to an FSA is a maximum of \$2,850 per plan year, so if two wage earners in the family each set aside \$1,750 in a healthcare FSA, that's a tax savings of nearly \$1,000 for the family.

Out-of-Pocket Expenses	Annual Average	Tax Savings (27% tax bracket)
Physician	\$1,110	\$299
Inpatient Hospital	\$1,115	\$301
Pharmacy	\$555	\$150
Outpatient Hospital	\$560	\$151
Other	\$130	\$35
Total	\$3,470	\$936

OTC Expenses

When you participate in a Flexible Spending Account (FSA), you're able to contribute pre-tax funds for use on hundreds of eligible expenses. Recently, you gained even more flexibility in your ability to save with an expansion to the list of expenses that are considered eligible by including popular over-the-counter products, which you can now purchase with your FSA without a prescription. With over 20,000 new expenses as eligible, that's great news for consumers since the average American shops for over-the-counter medications 26 times each year.



Here are five of the most common expenses that are now eligible for your FSA funds without a prescription.

Pain relief medications

Headaches. Muscle soreness. Sprains. There are so many reasons that you may need pain relievers. There are two common types of over-the-counter pain medications: acetaminophen and nonsteroidal anti-inflammatory drugs (NSAIDs), both of which are now among the eligible expenses available from your FSA.

Cold and flu products

Winter may be behind us, but cold and flu season never really goes away. As much as 20 percent of the U.S. population gets the flu, on average each season. Fortunately, the over-the-counter medicines you so often turn to when coping with a severe cough or congestion are now eligible expenses.

Allergy products

Thirty percent of American adults and 40 percent of children suffer from allergies. And the cost of allergies to the healthcare system is estimated at \$18 billion. Those who do have allergies can now find relief with their HSA and FSA funds in the form of over-the-counter antihistamines and decongestants.

Heartburn medications

Heartburn is among the more common afflictions in this country. That's why Americans spend billions of dollars each year on medicines that treat heartburn. The CARES Act means that these over-the-counter drugs are HSA and FSA eligible without a prescription.

Menstrual products

Eligible products include tampons, pads, and menstrual sponges.

Expenses that Require a Letter of Medical Necessity

The following are allowed by the IRS for reimbursement, with a copy of a letter of medical necessity, which includes the specific product/service and diagnosis. A new letter needs to be reinstated each plan year.

- Health Club Fees/gym memberships
- Nutritional supplements/vitamins
- Massage therapy
- Weight loss programs (i.e., Weight Watchers, Jenny Craig, etc.)
- Stop smoking programs/items

Qualified Expenses

IRS regulations govern the eligibility of items and claims. As a Flex Administrator, AccrueCMS helps ensure that you and your employer stay within these regulations.

MEDICAL, DENTAL & VISION

- Co-Pays
- Co-insurance
- Deductibles (Medical*)
- Acupuncture
- Chiropractor
- Podiatrist
- Doctor Fees
- Office Visits
- Prescriptions
- Hospital
- Laboratory fees
- Medic alert bracelet
- Dermatologist
- Immunizations
- Obstetrical expenses
- Routine physicals
- X-rays
- Well baby checkups

DIABETIC SUPPLIES*

- Insulin
- Glucometer Syringes/Needles
- Test Strips

HEARING*

- Hearing exam
- Hearing aids special batteries

THERAPY*

- Physical therapy
- Psychiatric care
- Psychologist fees for medical care

VISION*

- Glasses eye exam
- Contact lenses
- Contact solution
- Prescription sunglasses
- LASIK surgery
- Visine and eye drops
- Reading glasses
- Eyeglass repair kits
- Orthokeratology
- See eye dog (buying, training, and maintaining)

DENTAL*

- Orthodontic
- Dentures/bridge/crowns
- Fluoride treatments & seals C
- Cleanings and fillings
- Root canals
- Extractions
- Dental x-rays
- Occlusal guards
- Reconstruction/implants

PHYSICAL IMPAIRMENTS*

- Wheelchair
- Crutches
- Walker
- Custom made orthopedic shoes and inserts

OVER-THE-COUNTER ITEMS*

- Sunscreen
- Band-aids
- Home pregnancy tests

How do I know what qualifies?

- ✓ You can simply scan a product bar code right in your mobile app to help determine eligibility as a qualified medical expense. That's peace of mind with a touch of a button.
- ✓ Online shopping for eligible expenses can be done on sites like Healthshopper, FSA Store and HSA Store. These sites are dedicated to items that are eligible under pre-tax accounts like FSAs and HSAs.

Dependent Care

What is a Dependent Care Flexible Spending Account (DCA)?

A DCA is a flexible spending account that allows you to set aside pre-tax dollars for dependent care expenses. Since DCA contributions are deducted from your paycheck pre-tax, your taxable income is reduced. Participants enjoy a 30% average tax savings on annual DCA contributions.

Why should I enroll in a DCA?

Child and dependent care are a large expense for many American families. Millions of people rely on childcare to be able to work, while others are responsible for older parents or disabled family members. If you pay for care of dependents in order to work, you'll want to take advantage of the savings this plan offers. Money contributed to a DCA is free from federal income, Social Security, and Medicare taxes and remains tax-free when it is spent.

The chart below illustrates potential savings at various contribution levels:

Tax Status	DCA Contributions	Annual Saving*
Single	\$2,500	\$691
Married	\$3,500	\$968
Married	\$5,000	\$1,383

**For illustrative purpose only. Based on a typical tax situation of 15% federal tax, 6.65% FICA, and 5% state income tax. Your tax situation may be different. Consult a tax advisor.*

Qualifying Dependents

- Your qualified child is under the age of 13 and shares the same residence with you, or your spouse.

Annual Contribution Limits

- The IRS limit is \$5,000 per year for single or married filing jointly, and \$2,500 for married filing separately.



Eligible Expenses

DCA funds cover care costs for your eligible dependents while you are at work:

- Before school or after school care (other than tuition)
- Custodial care for dependent adults
- Day care centers
- Nursery schools or pre-schools
- Placement fees for a provider, such as an au pair
- Day camp, nursery school, or a private sitter
- Late pick-up fees
- Summer or holiday day camps

Ineligible Expenses

These items are never eligible for tax-free purchase with DCA funds:

- Expenses for children until their 13th birthday
- A care provider under age 19 who is the employee's child, stepchild, or eligible foster child
- Educational expenses including kindergarten or private school tuition fees
- Amounts paid for food, clothing, sports lessons, field trips, and entertainment
- Overnight camp expenses
- Late payment fees
- Advanced payments



How it Works

With a DCA you can only spend up to the amount that has been deducted from your paycheck. If you have a benefits debit card, then you can access your funds with the swipe of a card, otherwise, you can submit claims for reimbursement.

Commuter Benefits - Parking | Transit

Why should I choose Commuter Benefits?

Commuter Benefits allow you to put money from your paycheck aside each month, before taxes are taken out, for qualified mass transit and parking expenses.

Fast savings. You can save 40 percent or more on your costs commuting to and from work.

Get hours back in your day. The average one-way commute to work is nearly 30 minutes! By using public transit, you can use that time to read news, text friends or get a start on your day.

Improve your health. Studies have shown that people who commute to and from work in a method other than a private vehicle are less stressed.

Environmental impact. Do your part to reduce traffic congestion and reduce air pollution.

Commuter Contribution Limits. The IRS sets the maximum dollar amount you can set aside each month as a part of your Commuter Benefit. The monthly pre-tax contribution limit is:

Transit - **\$280** Parking - **\$280**

Any money contributed to your transit or parking benefit rolls over every month until it is used, or you are no longer eligible.

What does it cover?

Commuter funds can be used on a variety of transportation and parking expenses that allow you to travel to and from work and your mode. Eligible modes of transportation.

- Train
- Bus
- Subway
- Ferry
- Vanpool (must seat at least 6 adults)
- Parking or parking meter near your place of employment

IRS Regulations

Availability of funds. Your funds become available as you contribute to the plan.

Contribution changes. You can adjust the amount you contribute to the plan each month at any time. No qualifying event is needed.

Rollovers and use-or-lose. The Commuter plan is flexible, and your funds will continue to roll over month to month until the funds are used. However, your funds will no longer be available if you terminate employment.



Qualified Transportation Accounts (QTA's) – What are they?

QTA's allow employees to set aside pre-tax funds used for eligible transit and parking expenses related to commute to work, governed by IRS Section 132. If the participant has both a parking account and a transit account, each account is entirely separate, and funds cannot be transferred from one to the other. Transit and/or parking benefits are limited to employee expenses only: reimbursement is not allowed for spouse or dependent transit or parking expenses.

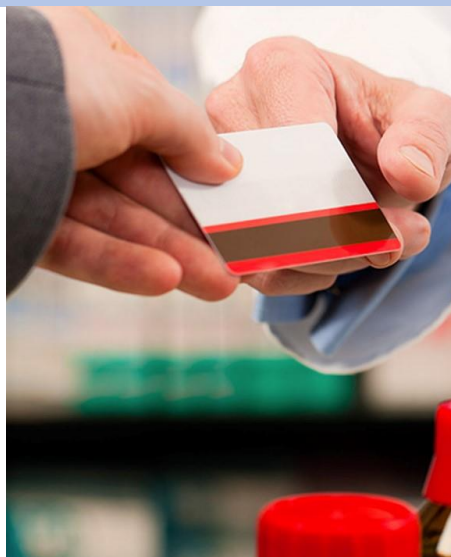
How the *AccrueCMS* Benefits Card Works

Using Your Card is as Easy as 1-2-3!

No matter what accounts you enroll in (HSA, FSA, HRA, commuter benefits, or a combination), you only need **ONE** debit card for all your accounts because our technology can pull from the right account (at the right percentage) based on your purchase.

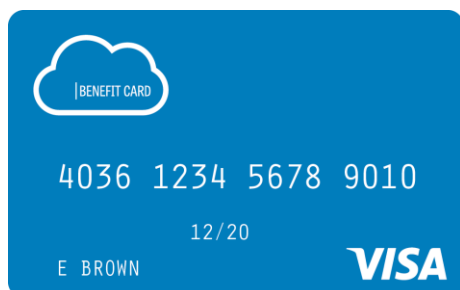
It's Important to Save Your Receipts!

Your AccrueCMS Prepaid Benefits Card will improve your cash flow. However, be aware that the IRS requires the Card be used only for eligible expenses. Most of the time, we can verify the eligibility of the expense automatically. Yet, there are instances when you'll receive a letter/notification asking you to furnish an itemized receipt to verify the expense. When you receive such a request, make sure you submit the receipts as soon as possible to avoid having your Card suspended until receipts have been submitted and approved.



The Card can be used, instead of cash, to pay for qualified healthcare expenses such as:

- Prescription and health plan copayments, deductibles, and coinsurance
- "Amount Due" on medical and dental statements
- Orthodontics
- Mail-order or online prescription invoices
- Vision services and eyeglasses
- LASIK surgery
- Eligible over the counter (OTC) items



Add Your Benefits Debit Card to Your Mobile Wallet

Whether you use Google Pay, Apple Pay or Samsung Pay, you can quickly add your benefits debit card to your mobile wallet with just a few taps on your device.

Contactless Payments

You can add your debit card to your mobile wallet to take advantage of contactless payment options.

ONE debit card for all your accounts!

Managing Your Health Benefits with Our Mobile App

Want a simple, easy way to check your healthcare account balances and submit receipts from anywhere? The AccrueCMS mobile app lets you securely access your health benefit accounts with a touch of a finger. Designed so you can quickly find what you need most, our Mobile App provides easy, on-the-go access to all your health accounts.

Imagine what you could do with AccrueCMS

Check Balances

Wondering whether you can pay for an elective procedure or a mounting bill? Do a quick account check to see your current balance. No need to wait for an answer – it's right at your fingertips.

Scan Expenses

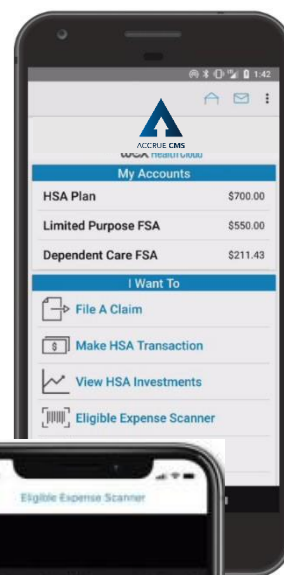
How can you easily determine which products can be paid for using your account funds? With AccrueCMS, you can simply scan a product bar code to help determine eligibility as a qualified medical expense. That's peace of mind with a touch of a button.

Make Payments Quickly

Record a health expense and capture the receipt the moment the transaction happens. Easily add payees and pay bills from any account. And, if you pay out-of-pocket, file a claim with a receipt – right from your phone.

Access your benefits debit card via mobile wallet to pay for eligible expense

No more card fumbling! With mobile payments, you don't need to use (or even bring) your benefits debit card when you want to pay for eligible expenses. Your card will be accessible (alongside the rest of your credit or debit cards) in your mobile wallet.



USE THE "I WANT TO" SECTION TO FILE A CLAIM OR MANY OTHER ACTIONS



WITH A QUICK BARCODE SCAN, YOU'LL KNOW IN AN INSTANT WHETHER AN ITEM QUALIFIES AS AN ELIGIBLE EXPENSE

Get Started with AccrueCMS in minutes.



Download the AccrueCMS app for your chosen device from the Apple App store or Google Play and log in using the password you use to access the AccrueCMS consumer portal.

** Some functionality listed may require additional products and services*

Additional Detail

While this guide provides general information about your plan, a Summary Plan Description (SPD) provided by your company contains further details is available. If you have specific questions regarding your situation, please see your Benefit Coordinator.

Refer to the Summary Plan Description (SPD) to find out how long you have to submit remaining claims after your plan year or coverage has ended.



PLAN CHANGES:

You may change your annual election if you have a qualified change in status (marriage, birth, adoption, death, or divorce).

TERMINATION:

Flex Benefits end upon Termination of Employment and/or participation. Services must be rendered during your current period of coverage.

NEW ENROLLEE'S:

For new employees entering the plan during the plan year, services must be rendered after your eligibility or election date, whichever is later.

END OF YEAR BALANCE:

Per the IRS, money left in your account may be forfeited to your employer and cannot be returned to you. See your Summary Plan Description (SPD) for further details. Most people use all their funds by good planning...such as getting a physical, dental checkup or new glasses. Rarely is there a lot of funds left in the account and the tax savings more than outweigh this amount.

Contact Information



Member Services (Employee Contact):

888.882.1489 ext. 2

Member Services Fax

888.633.0489

Customer Services Email:

Flex@AccrueCMS.com

Claims

Claims@AccrueCMS.com

Website:

AccrueCMS.com

Mailing Address:

**3000 Internet Blvd., Ste 530
Frisco, TX 75034**

Mobile App:



[HTTPS://bit.ly/33H3aPA](https://bit.ly/33H3aPA)

[HTTPS://Apple.co/2ibgemZ](https://apple.co/2ibgemZ)

Flexible Spending Account

2022 EMPLOYEE ENROLLMENT FORM

Company Name:		Name: (Last, First, Middle Initial):		
Address:	City:	State:	Zip Code:	Hire Date:
Date of Birth:	Gender: Male <input type="checkbox"/> Female <input type="checkbox"/>	Phone Number:	Email Address:	
Social Security Number:				
Note: Changes in election allowed due to a qualifying "change in status" must be made no later than 30 days after the date of the qualifying change in status. Pay Period: (Check the box which indicates the frequency of your paychecks) Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Monthly <input type="checkbox"/> Other <input type="checkbox"/>				

FSA Health Care Annual Election \$ (\$2,850 annual maximum)	FSA Dependent Care Annual Election* \$ (\$5,000 maximum family, \$2,500 maximum filing separately)
Commuter (Transit) Annual Election \$ (\$280 maximum Transit)	Commuter (Parking) Annual Election \$ (\$280 maximum Parking)

Please choose one of the following:

<input type="checkbox"/>	I want to participate in the "Accrue Solutions Health" prepaid FSA debit card program.
<input type="checkbox"/>	I decline to participate in our Flexible Spending Account (FSA).
<input type="checkbox"/>	I hereby authorize my election(s) and pre-tax salary contribution(s) for the account(s) designated above for the plan year and understand my pay will be reduced by the elected amount. I understand that this election is an annual election and cannot be changed during the plan year except in the case of a qualifying change in status. I understand that any unused balance in either account at the end of the plan year is subject to forfeiture (Including the incurred claims Grace Period, if applicable) shall be forfeited. Employee Signature: _____ Date: _____
Employer Use Only: 1. Effective Date _____ & Date of first FSA salary deferral deduction 2. Per pay period amount (annual election divided by the number of remaining pay periods) \$ 3. Number of FSA salary deferral deductions.	
Dependent Care spending accounts are not medical spending accounts for a participant's spouse or children. This election is for daycare (baby-sitting) for children or elderly dependents.	