Making the most of your FSA

Getting reimbursed
For quick and easy reimbursement, simply submit your healthcare and/or dependent day care expenses online at HealthHub.com. Your reimbursement will be deducted from your FSA account(s) and will be provided by check or direct deposit into your checking or savings account. If your employer offers the PayFlex Card™, you can use this to pay for eligible expenses and the amount will be automatically deducted from your FSA without having to submit a claim. If you paid out-of-pocket, remember to keep your receipt for your purchase to submit along with the claim form for reimbursement.

Quick Tip: Enroll in direct deposit
Login to HealthHub.com > Financial Center > Enroll in Direct Deposit

Healthcare expense tips
- Healthcare expenses must be for services received after the effective date of your FSA election and during the plan year to which it applies.
- Each individual, allowed to use your healthcare FSA contribution generally includes your spouse, your child younger than age 19 OR, under age 24 and a full-time student OR any age and is permanently and totally disabled whom you are entitled to claim as dependent on your federal tax return. In addition, your child under the age of 27 may also be allowed to use your FSA dollars, if this feature is part of your plan.
- All expenses must be for services received, not for services to be provided in the future. In addition, the expenses cannot have been reimbursed and must not be reimbursable by insurance or any other source.
- You cannot claim the same expenses as a deduction on your annual income-tax return.

Dependent day care expense tips
- You and your spouse, if married must be actively working, seeking employment or a full-time student, in order to get reimbursed for your dependent day care expenses.
- Dependent day care expenses must be for services received after the effective date of your election and during the plan year to which it applies.
- Your expense(s) must be for a qualifying individual which includes a dependent younger than age 13; spouse or dependent who are physically or mentally incapable of self-care and for whom you are entitled to claim as a dependent on your federal tax return.
- Dependent day care services must be provided by an eligible dependent day care provider - a licensed day care facility that complies with applicable state and local laws.
- Dependent day care expenses must be for services received, not for services to be provided in the future.
- Dependent day care expenses can only be reimbursed up to the amount available in your account.
- The annual expense reimbursement may not exceed:
  - the lesser of your earned income:
    - if married; your spouse’s earned income
    - $5,000 ($2,500 if married, filing separate income tax returns)
  - You must file Form 2441 annually with your individual tax return identifying all your dependent care providers.

Questions?
Contact Customer Service at 800.284.4885, 7am-7pm, Monday – Friday and Saturday 9am-2pm CT.
Logging into HealthHub

- At HealthHub.com, select Employee Account Login.
- Enter your Username & Password and click Login.
- If you are a new participant, click on Register and enter your member number (which could be your Social Security Number or Employer assigned number) and click Register.
- Select a security question and answer.
- Then create your own username and password and click Confirm.

*Make sure to sign up to receive electronic account updates via eNotify by following the directions on the back.

Account balances & alerts

- At HealthHub.com, select Employee Account Login.
- Enter Username & Password.
- My Dashboard shows your account balance, whether your card is inactive, claims that need attention and your next claim payment.
- To view your most recent claims, payments and deposits, click on the Financial Center and select the account you wish to view.

Link to the tools you need

- At HealthHub.com, select Employee Account Login.
- Enter Username & Password.
- Under the Quick Links panel, you will find the information and tools you need the most.
  - My HealthHub Resources
  - File a claim
  - Manage my debit card(s)
  - Frequently asked questions

File a claim

- At HealthHub.com, select Employee Account Login.
- Enter Username & Password.
- Click on File a Claim under Quick Links. Then select Pay Me to reimburse yourself or select Pay Them to pay your healthcare provider directly.

If you selected Pay Me:

- Enter your claim information: type of expense, date of expense and the amount of expense. To add additional claims, select Add Another Claim.
- Once you have entered in all of your claims, click Next.
- Confirm all expense details, then click Next. To make changes, click Previous.
- Select Fax or Upload (Upload requires claims to be provided in PDF format).
- To “Fax”, click on Create Coversheet, then print, sign and fax the form and itemized receipts to (866) 932-2567.
- To “Upload”, use the Browse button to select your receipts in PDF format from your computer.
- To add additional documents, click on Add Additional Document.
- Check the Signature Box at the bottom of the page to sign your claim.
- Click Submit. If you signed up for eNotify, PayFlex will send you a confirmation email once your claim has been processed.

If you selected Pay Them:

- Select your payee from the drop down menu and click Next or add a new payee by selecting the + symbol.
- If you are adding a new payee, complete all required fields, click Save, then click Next.
- Enter your contact number; statement date and invoice number (if applicable), patient name and any comments you may have, then click Next.
- Fill in your claim information and click Next.
- Verify your claim information is correct and click Next.
- Choose to fax or upload your documentation. If you select “Fax”, please send the form and itemized receipts to (866) 932-2567. To “Upload”, your documentation must be in PDF format.
- If you have enrolled in eNotify you will receive an email from PayFlex when your claim has been processed.
HealthHub.com
Quick Reference Guide

Order additional PayFlex Cards
• At HealthHub.com, select Employee Account Login.
• Enter Username & Password.
• Select Manage My Debit Card(s) under Quick Links.
• You will see the status of your card, the names for who we issued cards to and which accounts are connected to that card.
• If you would like to order an additional debit card for a dependent or spouse, Order A Dependent Debit Card.
• Enter the first and last name of your dependent or spouse.
• Select the dependent’s relationship to the cardholder and click Submit.
• Your card will arrive within 10-15 business days.
• If your card is lost or stolen, please contact us at 800.284.4885.

Sign up for electronic account updates
• At HealthHub.com, select Employee Account Login.
• Enter Username & Password.
• Select My Settings at the top of the page.
• Select Change Email and check the eNotify box.
• Enter your email address and then re-enter to confirm.
• Then click Submit.

For fast reimbursements, enroll in Direct Deposit
• At HealthHub.com, select Employee Account Login.
• Enter Username & Password.
• Select My Accounts and Services on left hand navigation.
• Then select Enroll in Direct Deposit.
• Select your employer and bank account type, and then enter account number and routing number, and enter Institution Name, then click Next.
• Review your account information.
• If the information is correct, click Confirm. If you need to make a change, click Previous.
• Once you have confirmed your account information, a confirmation message will be displayed.

Access education & planning tools
Visit My HealthHub Resources at HealthHub.com, to access planning tools such as a savings calculator or a listing of eligible expenses to help you estimate your expenses. You’ll also find a digital library designed to help you understand your Health Hub account and educational materials to better assist you with your spending account(s).

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