



Flexible Spending Account (FSA) Employee Guide

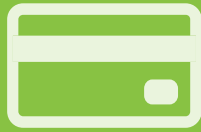
Employer Name: Washington County Public Schools
Plan Dates: 10/1/2023-9/30/2024

Healthcare

Healthcare FSA eligible expenses:		Prescriptions, copays, coinsurance, deductibles, vision care, dental expenses incurred by you or your eligible dependents. Over-the-Counter (OTC) medications are now eligible without a prescription. A complete list of expenses eligible under the medical FSA is available at https://www.flexfacts.com/shopfsa.php Please Note: if you are enrolled in the Limited-Purpose FSA (LPF), only vision and dental expenses are eligible.
Healthcare FSA ineligible items:		Cosmetic procedures, vitamins/supplements and food under a weight-loss program (may be reimbursable with a doctor's letter of medical necessity or prescription).
Plan year dates:	10/1/2023-9/30/2024	The plan year is the time period during which you may incur your expenses.
Maximum annual election:	\$3,050	The maximum amount you can deduct from your paycheck over the course of the plan year. Your full annual election is available as of the first day of the plan year.
Claim run-out date:	12/30/2024	The day which all of your manual claims must be submitted. All claims must have incurred during the plan year.
Carry-Over Provision:	\$610	Please note, the IRS will now allow you to rollover to the next plan year if you do not spend all of your funds.

Dependent Day Care

Dependent Day Care FSA eligible expenses:		Expenses incurred for the care of a child age 12 and under ; or a disabled dependent incapable of self-care that allow the employee (and spouse, if applicable) to work. Additional restrictions may apply.
Dependent Day Care FSA ineligible expenses:		Overnight camp, care provided by your dependent under the age of 18, babysitting when you are not working, care of your dependent who does not spend at least 8 hours per day in your home.
Plan year dates:	10/1/2023-9/30/2024 Grace period until 12/15/2024	The plan year is the time period during which you may incur your expenses. You have 2.5-month grace period to use the funds once the plan has ended.
Maximum annual election:	\$5,000	The Maximum amount you can deduct from your paycheck over the course of the plan year. Your funds will be available as they are deducted from your paycheck. Additional restrictions may apply.
Claim run-out date:	12/30/2024	The day which all of your manual claims must be submitted. All claims must have incurred during the plan year.



When can I use my Flex Facts debit card?

The easiest way to use your funds is by using your Flex Facts debit card at the point of service. The card can be used at any medical or eligible dependent care facility that accepts MasterCard. You can also use your card at most pharmacies. When you use your card funds are automatically deducted from your account to pay for eligible expenses.

Per IRS guidelines, please retain all your receipts.

If you are not able to use your card at the point of service you can file a claim online, by fax or by mail.



How do I file a claim?

You can file a claim via the following methods:

- **Online** - Log into your Flex Facts account. (See page 3 for instructions on how to register for your Online Flex Facts account)
 - Go to Main Menu > Claims > Submit Claims
 - Follow the prompts to enter the claim details
 - Be sure to click Add Claim Documents to upload a copy of your detailed receipt.
- **Email** - Email your completed Claim Form and detailed receipt(s) to claims@flexfacts.com.
- **Mail** – Mail your completed Claim Form, along with a copy of the detailed receipt(s), to:

Flex Facts Claims Department
1200 River Ave, Suite 10E
Lakewood, NJ 08701

- **Fax:** 877-747-8564

You can download the Claim Forms at www.flexfacts.com or request a copy from your human resources representative.



When will I receive the claim reimbursement?

Manual claims are reimbursed via manual check or direct deposit. It generally takes 7-10 business days from the date the claim is processed, for the check to be received.



To speed up the reimbursement process, you can sign up for direct deposit. Funds are generally deposited into your bank account within 3-5 business days, from the date the claim is processed.



How long do I have to submit claims?

Most plans allow 90 days after plan year end, to submit claims for expenses incurred during the plan year.

Accounts/cards will be deactivated upon termination of any kind. Employees generally have 90 days from date of termination to submit claims for expenses incurred during active participation in the plan.

Refer to your Plan Documents for specific plan details.



View your account balances and card transactions, submit a claim, and much more, right from your computer or smartphone.



Visit www.flexfacts.com > Participant Login > Register or download the mobile app*.



Enter your first name, last name and home zip code. If you received a debit card, check the box and enter your debit card number. Otherwise, click **Next**.



Choose to receive the verification code via email or text, enter the code, and click **Next**.

If you cannot receive the code via email or text, click 'I cannot receive a verification code'. If you didn't receive the code, click 'I did not receive my code'. You will be asked to enter:

- Employer ID: enter GBSWASCPS
- Employee ID: enter your Social Security Number (no dashes or spaces)



Create your username and password, set up your security questions, and confirm your email address. Review and confirm your info to complete your registration.



Sign up for direct deposit to receive your payments sooner.

- On the top right corner of the page, click on Your Name > Profile
- Click Edit under Reimbursement Method
- Select Direct Deposit, enter your bank account information, and click Save



*Download our Mobile App on the [App Store](#) or [Google Play Store](#) to access your account on the go. Use the same Flex Facts User ID and Password when logging into your Flex Facts account via a desktop computer or the mobile app.

CONTACT US:

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HOURS OF OPERATION:

Excluding Holidays:
Monday – Thursday: 8:30 AM - 8:30 PM
EST Friday: 8:30 AM - 5:00 PM EST