



# City of Manchester

Flexible Spending Accounts





Health Care Reimbursement Account  
(Health FSA)

For your family's out-of-pocket medical,  
dental, vision and hearing expenses.

Dependent Care Assistance Account  
(Dependent Care FSA)

For your dependent care related expenses.  
(Before and after school care, daycare,  
etc.)

---

## Flexible Spending Accounts (FSA)

Two accounts are available for you.

Enroll in just one...Or both!

You and your dependents do not have to be covered  
under your employer's medical plan to be eligible to  
participate in the FSA.



---

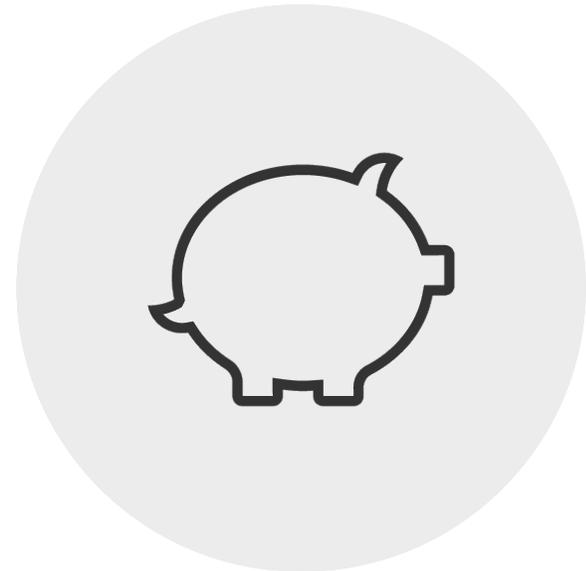
## Why Enroll in an FSA?

Give yourself a raise!

Increase your spendable income by reducing the amount you pay in taxes.

You don't pay federal, state, or FICA taxes on FSA funds.

Participants save on average \$27 in taxes on every \$100 set aside in an FSA.





## Easily Budget Health Care Expenses

	Before Enrolling in an FSA (After-Tax)	After Enrolling in an FSA (Pre-Tax)
Annual Earnings	\$36,000	\$36,000
Annual FSA Election Amount	\$0	-\$1,500
Taxable Income	\$36,000	\$34,500
Approximate Taxes Paid = 27.65%	-9,954	-\$9,539
Annual tax savings by enrolling in an FSA →		\$415



---

## Here's How It Works

1. Decide if you want to enroll in the Health FSA, the Dependent Care FSA or both
2. Determine how much you spend annually on health care and dependent care expenses

Use the Election Worksheet and Eligible Expenses handout

Refer to your employer's FSA plan maximums for permitted election amounts



---

## Here's How It Works

3. Your employer divides your annual election by the number of pay periods in the plan year, based on your enrollment effective date

This amount is payroll deducted each pay period on a pre-tax basis

4. Access your FSA funds throughout the plan year to pay for eligible expenses

Use the FSA debit card

Use your own funds and submit for reimbursement



## Understanding the Health FSA



Your full annual election amount is available on the first day of the plan year.



Health FSA funds can be used for eligible health care expenses incurred by you, your legally married spouse and your dependents up to age 26.

Even if not enrolled in your employer's medical plan.



If you or your spouse is enrolled in a Health Savings Account (HSA), contributions cannot be made to the HSA if you or your spouse is enrolled in a Health FSA.



---

## Eligible Expenses

Eligible expenses include costs associated with medical, dental, orthodontia, vision and hearing products and services such as:

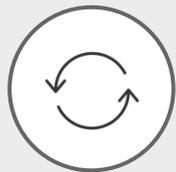
- Office visits, procedures and services
- Equipment and supplies
- Lab tests
- Imaging (i.e. MRI, CT scan)
- Prescription medications
- Over-the-counter supplies, medicine and drugs

**WE HAVE SOME GREAT NEWS!**

- Prescribed over-the-counter medicine and drugs such as cough medicine, aspirin, Tylenol, Advil, etc. **no longer require a prescription to be reimbursed**
- Menstrual care products, such as tampons and pads **are now also eligible**
- Please refer to our FSA Eligible Expense List handout for more examples



## Understanding the Dependent Care FSA



Your funds are available as they accumulate through payroll deduction.



Used for dependent care expenses you incur so that you (and your spouse if married) can be gainfully employed or attend school full-time.



Eligible dependents are under the age of 13 or older if physically or mentally incapable of self-care and residing in your home at least half the year.



Eligible vs. Ineligible settings:

- ✓ DAY CARE & NURSERIES

---

- ✓ BABYSITTERS

---

- ✗ KINDERGARTEN

---

- ✗ OVERNIGHT CAMPS



---

## Using Your FSA Funds

Health FSA Funds: Your full annual election amount is available on the first day of the plan year

Dependent Care FSA Funds: Your funds are available as they accumulate through payroll deduction

Access your funds through one of these methods:

- The Benefit Strategies Debit Card
- Electronic reimbursement request (Benefit Strategies online account and mobile app) or paper reimbursement request
  - 3-5 day typical return time
  - Reimbursements made payable to you, by paper check, or direct deposit
  - You will need to submit receipts for the above reimbursement methods



## The FlexExpress Debit Card



A VISA card pre-loaded with your full annual Health Care account election amount.

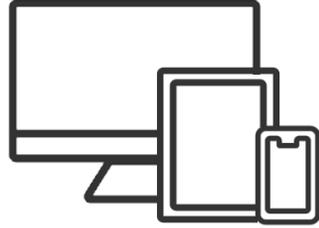
Dependent Care account funds are added as they are deducted from your pay.

Used to pay for eligible expenses directly at the point of sale or when paying a bill.

Works in settings such as physician's offices, dental and orthodontic offices, pharmacies, hospitals and more.

Two cards are sent to your home address.

IRS requires that you keep all original documentation (i.e. receipts) for FSA card purchases, and Benefit Strategies may ask you to submit a receipt to validate a debit card transaction.



---

# Online Account Access

For Desktop & Mobile



Through your secure account, you can file claims, set up text alerts, view transaction history, account balances, deadlines, and more!

1. Open your browser and go to our website: [Benstrat.com](http://Benstrat.com)

2. Hover on “Individual Login” at the top right of the page

3. Select the service you are logging into and you will be redirected to a secure login page

4. Enter your username and password or if you are a new user, click “New User”

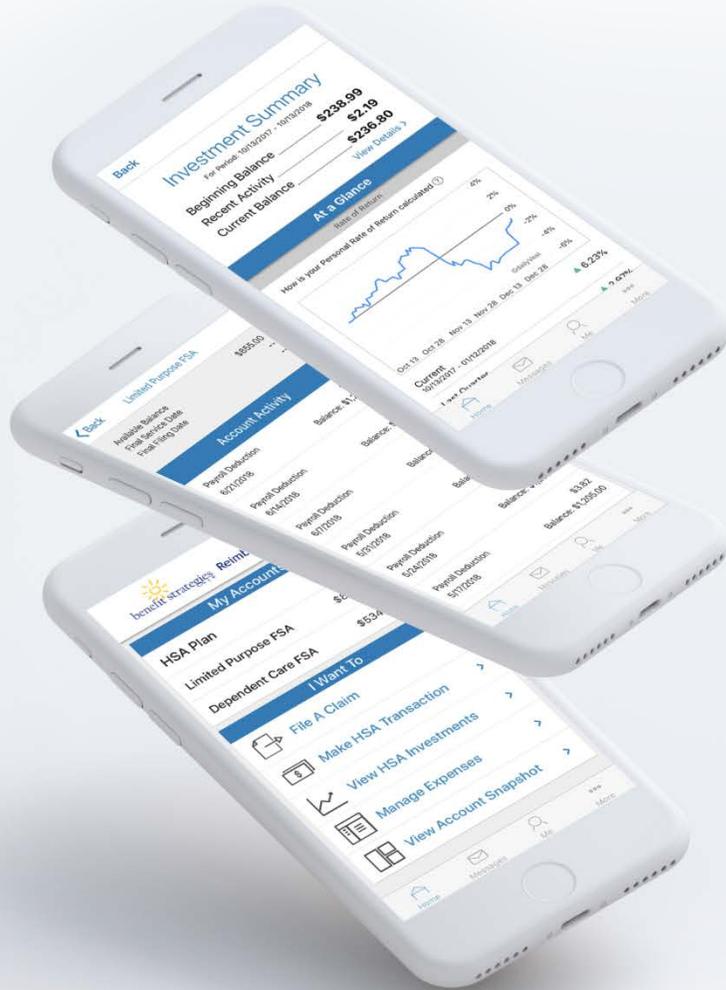
## Desktop Account Access

The screenshot shows the desktop account access page for Benefit Strategies. At the top center is the Benefit Strategies logo, which consists of a stylized sun icon above the text "benefit strategies". Below the logo is the heading "Login". The page is divided into two main sections: "Existing User?" and "New User?".

**Existing User?**  
Login to your account  
Username  [Forgot Username?](#)  
Password  [Forgot Password?](#)

**New User?**  
[Create your new username and password](#)

At the bottom of the page, there is contact information: "Contact Us - Call Consumer Relations Team at (603) 647-4666, Toll Free at (888) 401-3539 or Email us at [info@benstrat.com](mailto:info@benstrat.com)". Below that is the copyright notice: "© WEX Health Inc. 2004-2019. All rights reserved. Powered by WEX Health".



## Mobile Account Access

The Benefit Strategies mobile application is available on iOS and Android

Use the app to view your balance and important filing dates

File claims! Use your devices camera to take a picture of your receipt and upload it through your phone!

View Benefit Strategies contact information and resources



---

## Your Plan Details

Your Plan Year is 07/01/20-06/30/21

Health FSA Plan

Maximum Election: \$2,750 per employee

Dependent Care FSA Plan

Maximum Election: \$5,000 per household



### Time Frames

- You have 90 days to submit claim forms for expenses incurred during the plan year for reimbursement.



---

## Your Plan Details cont.

Funds must be used for eligible expenses incurred during the plan year

FSA Funds cannot be used for expenses incurred by Domestic Partners

Keep FSA Card Receipts!

For tax reporting purposes or Benefit Strategies may request a receipt to verify a card transaction

You must re-enroll in the FSA every year during your open enrollment period

No changes to election amount mid plan-year

Limited exceptions for eligible Qualifying Events

## Customer Relations

Mon → Thurs: 8:00am – 6:00pm ET

Friday: 8:00am – 5:00pm ET

Toll Free: 888-401-3539

Language translation service available

*(Automated system available at all times)*

Online Chat: [benstrat.com](http://benstrat.com)

Text-To-Chat: 888-401-3539

Email: [info@benstrat.com](mailto:info@benstrat.com)



---

# Have Questions??

We've got you covered.