

## FSA Administration for Participants

isolved Benefit Services has been selected by your company to provide you a Flexible Spending Account and the convenience of the Prepaid Benefits Card. You can now access account information, submit claims and send receipts with your smart phone!

A **Flexible Spending Account (FSA)** is an employer-sponsored benefit plan that allows employees to have money deducted from their pay on a pre-tax basis. Funds are then used for reimbursement of qualified medical and dependent care expenses. The details of your plan are attached in a separate document.

### Your FSA benefits:

- Increase your spendable income by paying fewer taxes
- The total health care dollars you elected for the plan year are available from day one, regardless of how much you've contributed to date
- Secure online account access to claims and account balance
- Typical tax savings of 30%-it's like buying your health care at a 30% off sale

### Prepaid Benefits Card

The most significant advantage of using a debit card is eliminating the need for you to pay out-of-pocket for an expense, and then await reimbursement. This means that eligible purchases will "auto-adjudicate" (auto-approve) even at retailers like grocery stores.

The Benefits Card can be used for:

- Office visits and prescription co-pays (receipts not required)
- Dental and vision co-insurance amounts (receipts required)

[www.isolvedbenefitservices.com](http://www.isolvedbenefitservices.com) is available anytime for you to:

- Check your account balance
- View reimbursements
- Download a Reimbursement Request form
- Online claims submission

### Mobile access

Now you easily check your available balances using an iPhone, iPod Touch, iPad or Android-powered device anywhere, anytime. Wherever you are, you'll know how much money you have available to spend on qualified medical expenses at the time of purchase. You can submit claims for reimbursement and send receipts using your mobile device's camera. No sensitive account information is ever stored on your mobile device and the highest level of secure encryption is used to protect all transmissions.

### Support

When you need us, we're there. Contact us by phone at 866-370-3040 or e-mail at [fsa@isolvedhcm.com](mailto:fsa@isolvedhcm.com). Our Customer Service Team is available from 8 a.m.-8 p.m. ET, Monday through Thursday and 8 a.m.-6 p.m. ET, on Friday. And when you call, a Customer Service Representative will answer the phone!