

Welcome to mySOURCE



Important ways to maximize your Flexible Spending Account

We are excited to offer a valuable resource to help you make the most of your tax-free money.

- Maximize tax savings by including all medical expenses in your yearly election. Keep track of expenses and plan ahead for next year's FSA election.
- Utilize tools and resources to manage FSA deadlines all year long.
- Learn what's eligible to get the greatest value from your FSA. With everything from doctor's office copays to over-the-counter items like sunscreen and bandages, it's easier than you may think to use your FSA dollars.

In addition to all these resources, our partner is offering a coupon to use on eligible FSA products. Visit the URL in the coupon to access.

\$10 COUPON
FIND ALL FSA
ELIGIBLE ITEMS

PROMO CODE:
FMOEB
1 USE PER CUSTOMER
CANNOT BE COMBINED
VISIT FSASTORE.COM/FAOEB



FLEX ADMINISTRATORS, INC

FLEXIBLE BENEFIT PLANS
QUALIFIED PLANS
COBRA

77 Monroe Center NW, Suite 1100
Grand Rapids, MI 49503-2911
PHONE: 616.456.7908
FAX: 866.320.1934

Outside of 616 area code: 800.968.3539
Voice response system: 888.675.8370

www.flexadministrators.com

Using Your Flexible Spending Account (FSA) Plan Couldn't Be Easier.



Here's How **mySOURCE** Can Help

How does it work?

Your MySource Card is accepted at all medical (hospitals, doctor offices, dental offices, vision services and pharmacies) as well as some dependent care providers who accept MasterCard. Instead of paying for your expenses out of pocket, you can simply swipe your MySource Card and payment will be made to the provider directly from your Flexible Spending Account.

Seems too easy. What's the catch?

While the card allows for payment to the provider at the time of service without the need to pay out of pocket and then wait for reimbursement, it does not make your FSA account completely paperless. For any charges on the account that are not for a prescription copay or a pre programmed office visit copay (based on your employer's group medical plan), you will still be required to submit documentation to Flex Administrators, Inc. Flex Administrators, Inc. will contact you via email for any documentation that must be submitted. Documentation must be submitted within the time frame specified in the email that you receive.

Why do you still need to see documentation when you can see that I swiped the card at an eligible provider?

Because FSA accounts are tax-free, the IRS mandates that we verify that expenses that are paid for with the card meet the following criteria:

1. Was an eligible expense
2. That the expense was INCURRED within the plan year (not just paid for in the plan year)
3. That the expense was incurred by the participant or eligible dependent of the participant.

What happens if I don't submit the requested documentation?

Flex Administrators, Inc. will request any necessary documentation by email. If the documentation is not received by the time frame specified in the emails, your

MySource Card will be deactivated and your FSA account will be frozen. You will be able to reactive your card by submitting the required documentation.

I lost my documentation or I know it wasn't an eligible expense. How do I reactivate my card?

You have two options to reactive your card if this happens:

1. If you are able to log in to your account online, select the tab at the top of the screen that shows an image of your MySource Card, and select REPAY MY EMPLOYER. You will be able to enter banking information to repay your FSA account. This will take up to 2 business days to process and reactivate your debit card.
2. You can submit a claim for expenses that you have incurred and paid for out-of-pocket. Once those expenses have exceeded the amount owed back to the card, your card will be reactivated and your account unfrozen.

I paid for something out-of-pocket. Can I still get reimbursed since I didn't use my MySource card?

Absolutely! All you will need to do is complete a Request for Reimbursement Form (which can be found on our website), attach the itemized receipt and submit to Flex Administrators, Inc. for processing. Most claims are processed within 2 business days and your reimbursement will be sent to you.

Some things to note:

1. The card can only be used at qualified providers for qualified medical, dental, vision and dependent care expenses. The card is programmed to recognize eligible expenses at pharmacies. Therefore, if you are purchasing a gallon of milk along with your eligible over-the-counter item, the card will be accepted as payment for the eligible over-the-counter item but you will need to provide another form of payment for the milk.
2. You can set-up a PIN number for your MySource Card via your online account. However, you are not able to use the PIN for cash-back or at an ATM.
3. If you swipe your card for an amount greater than your account balance, your card will be declined. Have the card only swiped for the exact amount remaining in your account if you are using the card to deplete your account balance.
4. Keep your receipts – Even if the receipt did not need to be submitted to Flex Administrators, Inc.



mySOURCE
CARDSM

