

Reimbursement Accounts

Reimbursement accounts enable you to pay certain qualified expenses using tax-free dollars. These accounts can save you 10-30% or more, depending on your personal tax rate and contribution amount.

Types of Reimbursement Accounts & Contribution Limits

Depending on your plan design and employer, the following accounts may be available to you. During annual enrollment, you decide how much you want to deposit into your reimbursement account(s). That amount is deducted evenly during the plan year from your paycheck. The IRS limits how much you can contribute to these accounts each year.

Flexible Spending Account (FSA)	Contribution Limit
This account allows you to set aside money in pretax dollars to pay most out-of-pocket medical, dental, or vision care expenses (<i>Note: You cannot contribute to an FSA and HSA in the same plan year.</i>)	\$3,300
Dependent Care Assistance Plan (DCAP)	
<p>This allows you to set aside tax-free income to pay for qualified dependent care expenses, such as daycare. You must meet the following criteria in order to set up this account:</p> <ul style="list-style-type: none">• The DCAP expense is incurred to allow both you (and, if you are married, your spouse, unless your spouse is disabled or a full-time student) to work. <p>Qualified dependents include children under 13 and/or dependents who are physically or mentally handicapped. If your spouse is unemployed or doing volunteer work, you cannot set up a DCAP account.</p>	<p>Single: the lesser of your earned income or \$5,000</p> <p>Married: the lowest of:</p> <ul style="list-style-type: none">• Your (or your spouse's) earned income• \$5,000 if filing jointly, or \$2,500 if filing separately

Important Information

Eligibility

You will be eligible to participate in the account(s) on the first day of the month following your date of hire. Eligible expenses should also meet these guidelines: expenses are for services received during the plan year, and expenses are not covered by any health care plan in which you are enrolled.

Use it or Lose it

If you don't use all of the pre-taxed dollars you deposited into your FSA and/or DCAP, you will forfeit any balance in the account(s) at the end of the plan year. You have 90 days following the end of the plan year to submit claims incurred during the plan year. You have 75 days after the plan year ends to incur expenses covered by your FSA.

Changes Require Qualifying Events

Once you have designated how much you want to contribute on an annual basis to one or both of your reimbursement accounts, you cannot stop or change your contributions unless you have a Qualifying Change Event as defined and limited by the IRS.

Submit Claims for Reimbursements

To claim reimbursements, fill out a claim form and attach any supporting information. For healthcare, this will include receipts showing the amount you paid and the date(s) on which you or a dependent received services. For dependent care, this may include any contracts, letters, or receipts. You may send this information to National Benefit Services via email, fax, or standard mail.

- **Email:** claims@NBSbenefits.com
- **Fax:** 801-355-0928
- **Mailing Address:** National Benefit Services, LLC P.O. Box 6980, West Jordan, UT 84084