A Flexible Spending Account (FSA) is a voluntary, tax-free way for employees to pay for qualified medical, dental, vision or dependent care expenses. Employees save between 25% and 50%, depending on their tax bracket.

Three Ways to Save!
- Premiums for employer-sponsored insurance programs are automatically withheld from pay on a pre-tax basis.
- Reimbursement of out-of-pocket medical, dental and vision expenses not paid by insurance.
- Reimbursement of work-related dependent care expenses for children under age 13 and/or older dependents who are incapable of self-care.

How an FSA Works
Prior to the plan year, employees elect how much they would like to have taken out of their paycheck on a pre-tax basis. ‘Pre-tax’ means before state, federal, Social Security and Medicare taxes are applied.

Contributions to FSAs are deducted from each payroll during the plan year. The amount contributed to FSAs should be carefully considered, as unused amounts are generally forfeited at the end of the plan year.*

As eligible expenses are incurred, employees submit claims to Alliance Benefit Group for reimbursement. Alliance Benefit Group is required to “substantiate” each claim by reviewing receipts, explanation of benefits and claim forms to ensure all information meets applicable regulations. Alliance Benefit Group reimburses employees directly by check or direct deposit.

Since a traditional Health FSA causes an employee and their spouse to be ineligible to contribute to a Health Savings Account, or HSA a Limited Purpose FSA is also available. The Limited Purpose FSA reimburses dental and/or vision expenses and does not impact HSA eligibility.

Other Important Facts
- New elections for Health, Limited Use and Dependent Care FSAs are required each plan year.
- Elections are irrevocable during the plan year unless there is a qualified change in status.
- Spouses and children up to age 26 are eligible for reimbursement from the Health and Limited Use FSA.

*The Health FSA and Limited Purpose FSA may include an optional carryover provision. See additional enrollment materials for details specific to your plan.
Dependent Care FSA Expenses

- What does employment-related mean?

Services reimbursed by a Dependent Care FSA must be provided in order to allow the employee and (if applicable) their spouse to be actively and gainfully employed. This means the employee can only claim services incurred while they are actually at work. Dependent Care services incurred while an employee is on a leave of absence are not reimbursable. However, services incurred during temporary absences from work for matters like illness or vacation can be reimbursed.

The following employment-related expenses are eligible for reimbursement by a Dependent Care FSA:

| Before/After-school care | Montessori (pre-k only) |
| Day Camp                | Nanny                   |
| Daycare Center          | Preschool/Nursery school|
| Elder Care              | Registration fee to obtain care |
| In-home Daycare         | Sick-child facility   |

Health and Limited Purpose FSA Expenses

The Health and Limited Purpose FSA cover expenses that are necessary to treat or alleviate a physical or mental defect or illness. Following are some helpful facts and tips for FSA claims.

- What to submit with your claim

Supporting documentation is required with all claims. Documentation should be itemized to show the date of service, what service is being claimed and the amount you are responsible for paying. If the expense was covered by insurance, the Explanation of Benefits from your insurance carrier must be included with your claim.

- Dual purpose expenses

Some expenses may be considered cosmetic or general-use but also serve a medical purpose. If a doctor recommends a service/item that would not normally be considered “medically necessary” to treat or alleviate a specific, diagnosable medical condition, it is considered a dual-purpose expense. A written statement from the physician must accompany these expenses. This statement must explain what the condition is, what service/item is recommended and how it will alleviate this condition.

- Expenses ordered, paid for and/or picked up in different years

Occasionally an expense may be ordered and/or paid for before it is actually obtained, such as with eyeglasses. The service date listed on the itemized provider bill will determine which plan year the expense is applicable to.

- Special rule for HSA owners (Limited Purpose FSA)

If you and/or your spouse are currently contributing to an HSA you are unable to use the Health FSA. Instead a Limited Purpose FSA, which follows the same rules but only reimburses dental and vision expenses, is available.
Eligible Health FSA Expenses

Limited Purpose = (LP)

Acupuncture
Alcoholism Treatment
Ambulance
Artificial Limbs / Teeth LP
Bandages
Birth Control Pills
Blood Pressure Monitoring Devices
Body Scan
Breast Pumps
Chelation (EDTA) Therapy
Chiropractors
Circumcision
Copays / Coinsurance / Deductibles
Contact Lenses / Related Material LP
Counseling (excludes marriage)
Crutches
Dental Treatment LP
Dentures LP
Diabetic Supplies
Diagnostic Services
Drug Treatment
Egg Donor Fees
Eye Exams / Glasses LP
Fertility Treatment
Flu Shots
Glucose Monitoring Devices
Guide Dog LP
Hearing Aids
Home Care
Hormone Replacement Therapy
Hospital Services
Immunizations
Inclinator
Insulin
Laboratory Fees
Lactation Assistance Supplies
Laser Eye Surgery LP
Learning Disability
Medical Records Charge
Medical Services
Nursing Services
Obstetrical Expenses
Occlusal Guards LP
Operations
Optometrist LP
Orthodontia LP
Osteopath
Oxygen
Physical Exams
Physical Therapy
Prescription Drugs
Prostheses
Psychiatric Care
Psychoanalysis
Psychologist
Reading Glasses LP
Screening Tests
Sleep Deprivation Treatment
Sterilization Procedures
Supplies for Medical Condition
Surgery
Therapy
Transplants
Vaccines
Varicocoytomy
Vision Correction Procedures LP
Wheelchair
X-Ray Fees

Dual-Purpose Health FSA Expenses

Air Purifier
Acne Treatment
Capital Expenses
Chondroitin
Cryogenic Storage Fees
Dietary Supplements
Ear Plugs
Exercise Equipment / Programs
Glucosamine
Health Club Dues
Language Training (for disability)
Massage Therapy
Nutritional Supplements
Orthopedic Inserts
Over-the-Counter Drugs (prescribed)
Prescription Weight Loss Drugs
Special Foods
Sunscreen
Treadmill
Varicose Veins Treatment
Weight Loss Programs
Ineligible Health FSA Expenses

- Appearance Improvements
- Baby-Sitting / Child Care
- Birthing Classes
- COBRA Premiums
- Controlled Substances
- Cosmetics
- Cosmetic Procedures
- Chemical Peels
- Dancing Lessons
- Diapers
- DNA Collection/Storage
- Electrolysis
- Face Lifts
- Funeral Expenses
- Genetic Testing
- Hair Removal
- Household Help
- Illegal Operations
- Insurance Premiums
- Long-Term Care
- Maternity Clothes
- Medicare Premiums
- Over-the-Counter Drugs
- Personal Use Items
- Pre-Payment for Services
- Retin-A
- Rogaine
- Safety Glasses
- Student Health Fee
- Sunglasses Clips
- Tanning Salons / Equipment
- Teeth Whitening

Eligible Over-the-Counter Supplies

- Bandages
- Birth Control Products
- Blood Pressure Monitoring Kits
- Braces / Supports
- Canes / Walkers
- Cold / Hot Packs
- Compression stockings
- Contact Lens Solution
- Corn / Callus Pads
- Crutches
- Denture Supplies
- Diabetic Supplies
- Diagnostic Products
- External Catheters
- First Aid Supplies
- Hearing Aid Batteries
- Hot / Cold Packs
- Incontinence Supplies
- Nebulizers
- Ostomy Products
- Oxygen Equipment
- Pregnancy Test Kits
- Reading Glasses
- Syringes
- Thermometers
- Wheelchair & Accessories

Ineligible Over-the-Counter Drugs (unless prescribed)

Prescribed OTC drugs will only be reimbursed by ABG if dispensed by the pharmacy. Rx receipt required.

- Acid Controllers
- Allergy Medicine
- Anti-Diarrheals
- Anti-Gas Treatments
- Antiseptic Cream / Wash
- Cold, Cough & Flu Medicines
- Decongestants
- Expectorants
- Digestive Aids
- Laxatives
- Ointments / Rash Creams
- Pain Relievers / Fever Reducer
- Respiratory Treatments
- Sleep Aids
- Stomach Remedies
You can access your FSA at www.abgaccess.com using the following first-time login information:

**Username:** Your last name and the last 4 digits of your SS#  (example: smith0101)

**Password:** The last 4 digits of your SS#  (example: 0101)

Upon logging in for the first time you will be prompted to change your password and set up five security questions and answers to meet security requirements. Online features include:

- Manage your personal information, including bank account information for direct deposit.
- Submit new claims, including options to attach receipts and direct the payment to a provider.
- View announcements or required action items.
- Access full account history, detail and balance information.
- Securely store healthcare-related receipts in the Expense Tracker.

**Mobile Access**

You can also access your FSA directly from your smart phone or tablet. Download the mobile app directly from the employee portal website, or search “ABG BeneFIT Access” in the App Store or Google Play.

Upon successful installation, enter your username and password from the employee portal website, then create your 4-digit passcode.

You can do the following on the ABG BeneFIT Access mobile app:

- View your account balance and any required action items.
- Enter new claims and attach documentation using your device’s camera.
- Easily contact Alliance Benefit Group’s customer service team.

**Contact ABG**

Contact ABG customer service Monday - Friday from 8 a.m. to 6 p.m. Central time at (877) 661-4727. You can also email us at abgaccess@abg-mn.com.

Download the app today: