

Flexible Spending Account (FSA) Frequently Asked Questions

What is a HealthCare/Medical FSA?

This plan lets you use pre-tax dollars to pay for eligible health care expenses for you, your spouse, and your eligible dependents. The maximum annual Health Care/Medical FSA election is \$2,750. Here's how an FSA works. Money is set aside from your paycheck before taxes are taken out. You can then use your pre-tax FSA dollars to pay for eligible health care expenses throughout the plan year. You save money on expenses you're already paying for, like doctors' office visits, prescription drugs, and much more. Setting aside pre-tax dollars means you pay fewer taxes and increase your take-home pay by your tax savings. You save money on eligible expenses that you are paying for out of your pocket. The amount you save depends on your tax bracket. Eligible health FSA expenses are those that you pay for out of your pocket for medical, dental, and vision care that's provided to you, your spouse, and eligible dependents. Generally, IRS rules state that medical care includes items and services that are meant to diagnose, cure, mitigate, treat, or prevent illness or disease. If you enroll in the Health Spending Account (HSA) and the Health Care/ Medical FSA, your FSA will automatically become a limited use FSA (LUFSA) and can only be used for dental and vision expenses.

How do I use the money in my FSA?

If you enroll in the Health Care/Medical FSA, you will receive a pre-funded debit card mailed to your home address. Once funds are in your Health Care/Medical FSA, you can use the card to pay for your eligible expenses. Or you can simply pay with cash, check or credit card, and then submit a claim to pay yourself back via online claim or Voya mobile app.

I received a request for documentation (substantiation) for my card purchases. What do I need to do?

You have three options:

1. If your expense went through your medical, dental, or vision plan you'll need to send an Explanation of Benefits (EOB) from your plan. This is the best form of documentation. If your expense didn't go through your

medical, dental, or vision plan, you can send an itemized receipt or statement for the expense. It must show:

- Date of purchase or service Amount you were required to pay
- Description of the product or service
- Name of the merchant or provider
- Patient Name (if applicable)

Generally, you won't be asked to send information for your prescriptions. But if you are asked, send your prescription drug receipt that includes the pharmacy name, patient name, prescription name, date the prescription was filled, and the amount you paid.

Note: The vendor can't accept a canceled check, credit card receipt, or billing statement that shows "previous balance," "balance forward," "estimated," "filed," or "pending insurance."

2. If detailed claims information is not available, you can submit another expense. If you have another expense that you incurred in the same plan year and paid out of your pocket, you can use that expense to help cover the one in question. Just send documentation for that expense.
3. Pay back your account. Just send a personal check or money order with a copy of the letter to Voya. You'll want to provide the documentation or payment as soon as possible. If you don't respond by the due date in the request letter, Voya has to suspend your card. While your card is suspended, you can't use it for that account. However, once they confirm that the amount you paid was for an eligible expense or receive your re-payment to cover the expense, your card will be reactivated.

How can I access Health Care/Medical FSA dollars while my debit card is suspended?

If you are unable to use your card, you can use another form of payment. If your expense is eligible, you can submit a claim to pay yourself back. You can do this online, through the mobile app, or complete a paper claim form and fax or mail it to Voya.