YOUR BENEFITS

PNC BENEFIT PLUS FLEXIBLE SPENDING ACCOUNT OVERVIEW



The PNC BeneFit Plus Flexible Spending Account (FSA) is a smart way to pay for your out-of-pocket qualified healthcare and/or dependent care expenses. You can enjoy tax savings and a convenient debit card for your eligible expenses.

Throughout the year, you are likely to face expenses when taking care of yourself and/or your family that insurance does not cover. An FSA can help reduce your taxable income and your out-of-pocket expenses when you use your FSA to pay for healthcare items or dependent care expenses you would purchase anyway.

What Is an FSA?

An FSA is a tax-advantaged account offered by your employer that allows you to pay for eligible out-of-pocket healthcare and dependent care expenses, with pre-tax dollars, for you, your spouse and your eligible dependents.[1,2,3] During benefit enrollment, you decide the annual amount you want to contribute, which can lower your taxable income.

Most Common Types of FSAs

- **Health Flexible Spending Account (Health FSA)** allows for reimbursement of qualifying out-of-pocket medical expenses. For a list of eligible Health FSA expenses, please refer to the FSA and HSA Eligible Expenses List (see the "Tools & Support" tab on the PNC BeneFit Plus Consumer Portal at **participant.pncbenefitplus.com**).[1,2,3]
- **Limited Purpose Flexible Spending Account (LPFSA)** allows reimbursement for preventive care and vision and dental expenses. The LPFSA is used in conjunction with a qualified High Deductible Health Plan (HDHP) and Health Savings Account (HSA).[1,2,3]
- **Dependent Care Flexible Spending Account (DCFSA)** allows for reimbursement of dependent care expenses (e.g., daycare) incurred by eligible dependents.[1,5]

Please check with your employer to see which Plans are offered.

Is an FSA Right for Me?

An FSA is a great way to pay for expenses with pre-tax dollars. A **Health FSA** could help save you money if you or your dependents:

- Have out-of-pocket expenses like co-pays, coinsurance, or deductibles for health, prescription, dental or vision plans.
- Have a health condition that requires the purchase of prescription medications on an ongoing basis.
- Wear glasses or contact lenses.
- Receive orthodontia treatments, such as braces, or have dental expenses not covered by your dental insurance.

A **Dependent Care FSA** allows you to set aside pre-tax dollars for out-of-pocket, eligible expenses (e.g., daycare) related to care for a qualified individual.[1,5]

The Advantages of an FSA through PNC BeneFit Plus

- Your FSA funds are easy to access via your debit card when you need it most — at the clinic, pharmacy, dentist, etc.
- When you use your debit card, there is usually no need to file claims or wait for reimbursement.
- Additional cards may be requested, at no charge, via the PNC BeneFit Plus Consumer Portal in the "Banking/Cards" section of the Profile Tab or by calling PNC BeneFit Plus Consumer Services at 1-844-356-9993 for your spouse or eligible dependents age 18 or above.

Easy to Access

The PNC BeneFit Plus Consumer Portal lets you easily access your FSA with a click of a mouse.

- The website portal is personalized, secure and easy to use. You can view your account information or activity, check claims payment status, etc.
- Easily file claims and upload receipts online when necessary.
- Receive email alerts on your claim status or when you need to perform an action to process a claim.
- Use the Expense Tracker to easily organize, manage and track your eligible expenses.
- Knowledgeable PNC BeneFit Plus Consumer Services Representatives are available to respond to your plan questions, 8 a.m. – 10 p.m. ET, Monday through Friday, excluding holidays.

Download the **PNC BeneFit Plus Mobile App** today

Download on the App Store

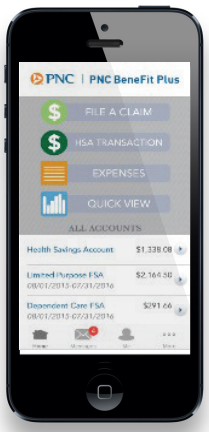
GET IT ON Google Play

Download the PNC BeneFit Plus Mobile App today

1. Go to the App Store® or Google Play™
2. Search for "PNC BeneFit Plus"
3. Download the PNC BeneFit Plus Mobile App

PNC BeneFit Plus Mobile Capabilities

- Check balance information and view claim transaction details.
- Initiate, submit and file account claims.
- Take a picture and securely upload an image of your receipt with your mobile device camera.
- Utilize the "Expense Tracker" tool to upload receipts for record keeping.
- The mobile app[4] is compatible with Apple® devices (iPhone®, iPod touch®, iPad®) version 6.0 or higher and Android devices version 2.2 and higher.



For Illustrative Purposes Only

Ready to Help

For more information on your Flexible Spending Account options, please visit **pnc.com/pncbenefitplus**, call PNC BeneFit Plus Consumer Services at **844-356-9993** and/or contact your employer.

1 PNC does not provide legal, tax or accounting advice. Consult your tax advisor about tax benefits applicable to Flexible Spending Accounts.
2 To view a partial list of qualified medical expenses, see IRS Publication 502 available at http://www.irs.gov/pub/irs-pdf/p502.pdf
3 To review annual IRS contribution limits for FSAs, please see IRS Publication 969 or visit http://www.irs.gov/pub/irs-pdf/p969.pdf
4 Standard message and data rates may apply.
5 Please consult IRS Publication 503 available at http://www.irs.gov/pub/irs-pdf/p503.pdf for reference.

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PNC does not charge a fee for the mobile banking service. However, a supported mobile device is needed to use mobile banking. Also, your wireless carrier may charge you for data usage. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply.
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