

FlexChoice

A customized benefits experience.



FSA Plan Highlights

A Flexible Spending Account (FSA) lets you set aside a certain amount of each paycheck into an account - before paying income taxes. During the year you can use that account for reimbursement of qualified out-of-pocket expenses. The chart below lists your FSA options and the maximum amount you may deduct from your pay into that account.

How Does It Work?

You can contribute up to your plan's maximum for each benefit offered in the FSA. To do so, simply make your annual elections during your plan's Open Enrollment Period. As a reminder, you must actively enroll in your FSA each plan year. Your employer will deduct your elected amount from each paycheck and deposit the funds in your FSA. It is important to familiarize yourself with the specific deadlines associated with each plan to avoid potential forfeiture of unused account balances. Consult your plan's Summary Plan Description (SPD) for full details on plan specifics including eligibility, eligible expenses and deadlines.

The plan year runs for 12 months and ends on 12/31.

| Benefit Options | Benefit Maximum | Deadline to Incur Expenses | Deadline to Submit Claims |
|--|-----------------|--|---------------------------|
| Dependent Care Day care expenses | \$5,000 | 3/15 | 3/31 |
| Health FSA Medical, dental, vision | \$3,300 | 3/15 | 3/31 |
| Transit | \$325 per month | Not Applicable - total balance rolls over to following year. | |
| Parking | \$325 per month | Not Applicable - total balance rolls over to following year. | |

The Sentinel Benefits Card is a Pre-Paid VISA card that allows you to pay for eligible FSA expenses at the point-of-sale. These cards can be used wherever VISA is accepted. Your Sentinel Benefits Card is valid for 3 years. If you continue to participate in the FSA, simply keep your card and your new balance is reloaded each year!

It's simple: The card eliminates out-of-pocket expenses and reduces the need to file a claim. And the best part - it's free!



Manage your account online
sentinelgroup.com



Call the Service Center at
888-762-6088



Download the "Sentinel Benefits" FSA/HRA/HSA app
at iTunes App Store or Google Play.



Healthcare FSA

A pre-tax account used to pay for out-of-pocket medical, dental and vision services.



Overview

Even with insurance, healthcare expenses can add up. A Healthcare FSA is a pre-tax benefit account used to pay for out-of-pocket medical, dental and vision services for you and your family. This employer-sponsored benefit allows you to put away pre-tax dollars to pay for eligible expenses. By contributing from your pre-tax income you'll save on federal, state and FICA taxes.

How does it work?

- 1 Enroll** during your open enrollment period, or mid-year if you are new to the company or have experienced a change in family status. Keep in mind that elections cannot be changed unless you have a qualifying event and unused funds may be forfeited at the end of the year. Check your plan's Summary Plan Description for full details on plan rules.
- 2 Access** your full annual election amount at any time after the effective date of your enrollment. Contributions will be made conveniently through payroll deductions spread evenly throughout the year.
- 3 Spend** your funds easily using the Benny Debit Card to deduct expenses directly from your account. If you are not able to use the Benny Debit Card, simply submit a claim and upload your receipt online for reimbursement from your account. Sentinel reimburses claims every Friday and can automatically deposit to your bank account.

- 4 Manage** your account online at [sentinelgroup.com](https://www.sentinelgroup.com) or on-the-go using our mobile app. Your online account allows you to check account balances, file a claim, view account history and more.

What does it cover?

- Prescription drug co-payments
- Health plan deductibles and co-insurance
- Doctor and emergency room co-payments
- Contact lenses, eyeglasses and LASIK surgery
- Out-of-pocket dental expenses
- Over-the-counter medicines

Get the answers you need

- ✓ Access our online Help Center 24/7 at help.sentinelgroup.com.
- ✓ Connect with us online at [sentinelgroup.com](https://www.sentinelgroup.com). Select "I am an Individual" and click the Contact Us button to reach us via chat or email, or request a call back.
- ✓ Call us Monday–Friday 8:00am–6:00pm at (888) 762-6088.

Know Your Health Care FSA: What's Eligible & What's Not

Eligible Health Care Expenses

Caring for the Handicapped

- › Service dog
- › Special education for the blind
- › Tuition at special school for handicapped

Child Birth & Well-Being

- › Breast pumps & lactation supplies
- › Birthing/Lamaze
- › Childbirth expenses (physician, hospital, etc.)
- › Midwife services

Dental

- › Bridges
- › Crowns (non-cosmetic)
- › Dentures and care products
- › Exams and teeth cleaning
- › Fillings
- › Gum treatment
- › Implants
- › Occlusal guards
- › Oral surgery
- › Orthodontia
- › Root canals
- › X-Rays

Family Planning

- › Condoms
- › Fertility treatments
- › Oral contraceptives
- › Pregnancy test kit
- › Tubal ligation
- › Vasectomy
- › Abortion

Hearing

- › Hearing aid devices and batteries
- › Hearing exams
- › Telephone for the hearing impaired

Lab Exams & Tests

- › Blood tests
- › Body scans
- › Cardiographs
- › Cholesterol testing
- › Laboratory fees
- › Mammograms
- › Radiology
- › Urine/stool analysis
- › X-Rays

Medical Equipment

- › Artificial limb/prosthetics
- › Asthma flow meters
- › Autoette/wheelchair
- › Blood pressure monitors
- › Blood sugar test kit/strips
- › Custom orthotic
- › Diabetic supplies
- › Glucose kits, monitors and testers
- › Heart rate monitors
- › Medic-alert bracelet
- › Nebulizers/Vaporizers
- › Prosthesis
- › Syringes

Medical Procedures

- › Acupuncture
- › Breast reconstruction surgery (following mastectomy due to disease)
- › Operations (non-cosmetic)
- › Organ donor's medical expenses
- › Surgical fees

Miscellaneous

- › Ambulance service
- › Co-insurance and co-pays
- › Deductible eligible expenses
- › Hospital services
- › Insulin
- › Transportation expenses incurred for the rendering of medical services

Routine or Preventative Care

- › Flu shots
- › Immunizations/Vaccinations
- › Physical exams

Specialists

- › Chiropractor
- › Dermatologist
- › Osteopath
- › Psychiatrist/Psychologist

Therapy

- › Alcoholism treatments
- › Drug dependency treatments
- › Physical therapy
- › Smoking cessation programs
- › Speech therapy

Vision

- › Artificial eyes
- › Contact lenses and cleaning solutions
- › Eye examinations
- › Eye surgery
- › Eyeglasses
- › Laser eye surgery/LASIK
- › Prescription sunglasses
- › Seeing eye dog and its upkeep



Scan for the
Complete FSA &
HSA Eligibility List

Dependent Care FSA



Overview

Being a working parent or guardian comes with significant financial responsibility. A Dependent Care Flexible Spending Account (FSA) is a pre-tax benefit account used to pay for the care of your child or other qualified dependent while you are working. Paying for these expenses using pre-tax funds can add up to some big tax savings.

How does it work?

- 1 Enroll** during your open enrollment period or mid-year if you are new to the company or have experienced a change in family status. Keep in mind that elections cannot be changed unless you have a qualifying event and unused funds may be forfeited at the end of the year. Check your plan's Summary Plan Description for full details on plan rules.
- 2 Build** your account balance through payroll deductions withheld from each paycheck. Funds become available as deductions are deposited to your FSA account.
- 3 Get reimbursed** for qualified expenses by submitting claims online. Sentinel reimburses claims every Friday and can automatically deposit to your bank account. Please note, a tax ID number is required for all providers when submitting claims. If your provider accepts the Benny Debit Card simply swipe your card to deduct expenses directly from your account up to your current available balance.

- 4 Manage** your account online at [sentinelgroup.com](https://www.sentinelgroup.com) or on-the-go using our mobile app. Your online account allows you to check account balances, file a claim, view account history and more.

What does it cover?

- ✓ Day care
- ✓ Pre-school
- ✓ After-school care
- ✓ Summer day camp
- ✓ Elder care
- ✓ Care for disabled dependents of any age

Get the answers you need

- ✓ Access our online Help Center 24/7 at help.sentinelgroup.com.
- ✓ Connect with us online at [sentinelgroup.com](https://www.sentinelgroup.com). Select "I am an Individual" and click the Contact Us button to reach us via chat or email, or request a call back.
- ✓ Call us Monday–Friday 8:00am–6:00pm at (888) 762-6088.

Commuter Accounts



Overview

Commuter reimbursement accounts allow you to set aside a portion of your salary pre-tax to pay for certain expenses incurred while commuting to work. Eligible expenses include tickets for mass transit rides and parking costs associated with your workday. Paying for commuting expenses through a pre-tax account is another great benefit option your employer provides to help lower your taxes.

What does it cover?

Mass transit and parking expenses incurred for yourself while commuting to and from work

| Transit | Parking |
|-----------------|-------------------------|
| – Subway Passes | – Parking Garages |
| – Bus Fare | – Parking Lots |
| – Train Tickets | – Street Meters |
| – Ferry Rides | – Commuter Station Lots |
| – Vanpooling | |

**Tolls are not eligible through Transit or Parking.*

Get the answers you need

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- ✓ Call us Monday–Friday 8:00am–6:00pm at (888) 762-6088.

How does it work?

- 1 Enroll** during your open enrollment period or at any time throughout the year. Election amounts may be changed monthly as needed.
- 2 Contribute** to your account conveniently through payroll deductions. Funds become available as deductions are deposited to your account.
- 3 Spend** your funds easily using the Benny Debit Card to deduct expenses directly from your account. Transit purchases may not be reimbursed in cash and must be made using the debit card. If you are not able to use the Benny Debit Card for parking expenses, those claims may be filed after-the-fact for cash reimbursement.
- 4 Manage** your account online at sentinelgroup.com or on-the-go using our mobile app. Your online account allows you to check account balances, file a claim, view account history and more.
- 5 Carry over** your remaining account balances into future years. Transportation accounts are not subject to "use-it-or-lose-it" rules, so you don't need to use all funds by the end of the year. Unused funds are forfeited at the time you terminate employment.

Manage your FSA on-the-go

Download our Sentinel (FSA, HSA, HRA) Mobile App from the App Store or Google Play

Get secure, around-the-clock information at your fingertips

- ✓ View account activity and check balances
- ✓ Enter and track expenses
- ✓ File FSA claims with receipt images
- ✓ Scan or view eligible expenses, and more!

To get started, follow these three simple steps:

- 1 Download the Sentinel (FSA HRA HSA) Mobile App from the App Store or Google Play
- 2 Login using your existing Username and Password
- 3 Use Fingerprint Login to begin using the Mobile App



Scan QR Code to download App

sentinelgroup.com

We care about how we can help.

