YOUR HEALTHCARE BENEFITS

## FREQUENTLY ASKED QUESTIONS

# ABOUT FLEXIBLE SPENDING ACCOUNTS




A Flexible Spending Account (FSA) is a tax-advantaged account offered by employers that allows employees to pay for eligible out-of-pocket healthcare and dependent care expenses with pre-tax dollars. FSAs are exempt from federal taxes, Social Security (FICA) taxes and state income taxes.[1]

## Common Types of Flexible Spending Accounts

**Health Flexible Spending Account (Health FSA)**
allows employees to pay for eligible healthcare expenses not covered by insurance with pre-tax dollars.[2]

**Limited Purpose Flexible Spending Account (LPFSA)**
allows employees to pay for eligible dental, vision and preventive care expenses not covered by insurance with pre-tax dollars.[2]

**Dependent Care Flexible Spending Account (DCFSA)**
allows employees to pay for qualified dependent care services (e.g., daycare) with pre-tax dollars.

## FSA General Questions

### Q What are the general features and tax benefits of a Health FSA?[1,2]

- Your contributions are pre-tax or tax-deductible.
- You get immediate access to the full amount of your annual election amount on the first day of your plan year.
- Tax-free distributions are used to pay for qualified medical expenses.

FSA dollars can be used during the plan year; however, they may not carry over from year to year depending on your employer's plan.

For more details, please refer to the "Additional FSA Questions" section at the end of this document.

### Q Why should I enroll in an FSA?

With an FSA, your out-of-pocket health and/or dependent care expenses are paid with tax-free dollars.[1]

### Q Can I use my FSA to pay for family members' eligible expenses?

You can use your FSA to pay for eligible expenses incurred by you, your spouse and your eligible dependents. Eligible dependents include qualifying children and may include domestic partners if they qualify as a tax dependent.[1]

### Q Can I change my FSA election mid-year?

Certain change-in-status events (e.g., marriage, divorce, birth, death, or a change in the cost of dependent care) may allow you to change your election amount.[1] Please refer to your employer's Plan Document for further guidance on qualifying change-in-status events that may impact you.

There is a wide range of healthcare expenses that are eligible for reimbursement under a Health FSA.

### Q What are eligible Health FSA expenses?[3]

There is a wide range of healthcare expenses (e.g., medical, dental, co-pays, vision care products and services, office visits, lab work and immunizations) that are eligible for reimbursement under a Health FSA.[1]

**Important Note:** Expenses are treated as having been incurred at the time the medical care was provided, not when you are formally billed, charged, or pay for the medical expenses. You cannot receive reimbursement for future or projected expenses. All submitted expenses are reviewed for eligibility according to Internal Revenue Code Section 125 guidelines.

Please consult IRS publication 502 available at **http://www.irs.gov/pub/irs-pdf/p502.pdf** for reference.

For informational purposes only, you may also reference the FSA and HSA Eligible Expenses List (213(d) Eligible Expenses), for a summary of common expenses claimed against Health Flexible Spending Accounts (Health FSAs) and Health Savings Accounts (HSAs), in the "My Resources" tab on the PNC BeneFit Plus Consumer Portal.

### Q Am I eligible to participate in a Dependent Care Flexible Spending Account (DCFSA)?

You should refer to your employer's Plan Document for DCFSA eligibility requirements. Most employers, however, offer the DCFSA benefit to eligible employees so they can remain gainfully employed. Employees can use the funds toward eligible expenses incurred for the care of qualifying individuals.

### Q What are eligible DCFSA expenses?[1]

In order to remain gainfully employed, you may be required to incur expenses in connection with caring for qualifying individuals. Expenses related to daycare or certain household services may be considered eligible expenses.

For example, you may receive a tax benefit if you paid someone to care for your dependent under age 13, or for your spouse or a dependent who is unable to care for himself or herself.

Please consult IRS publication 503 available at **http://www.irs.gov/pub/irs-pdf/p503.pdf** for reference.

### Q What is automatic dependent care reimbursement?

You may be reimbursed automatically for dependent care expenses by filling out one form instead of filing multiple claims throughout your plan year.

To set up automatic dependent care reimbursement, complete the Recurring Dependent Care Request Form (under the "Forms" section of the "My Resources" tab on the PNC BeneFit Plus Consumer Portal).

The Recurring Dependent Care Request Form needs to be completed each plan year. Changes can be made at any time by submitting an updated Recurring Dependent Care Request Form to PNC BeneFit Plus Consumer Services.

### Q How do I access my account information?

Please follow these steps to access your account online:

Go to the PNC BeneFit Plus Consumer Portal login page at **participant.pncbenefitplus.com**

- If you are a new user, click the "Create your new username and password" link.
- If you forgot your username, click the "I forgot my username" link.
- If you forgot your password, click the "I forgot my password" link.



## FSA Debit Card Questions

### Q How does my PNC BeneFit Plus Debit Card work?

First, activate your card by calling the toll-free number on the activation sticker on your card and following the prompts. Your card allows you to directly access the funds set aside in your FSA and any other accounts you may have through your employer's benefits offering.

Simply use your card when making a purchase or paying for eligible expenses, rather than having to submit for reimbursement later. Remember to save all of your receipts.

### Q Will I need a PIN?

Generally, you will not need a PIN to make purchases or pay for services. Just select "credit" at checkout and sign for your purchase. If you would like to use a PIN with your card to make purchases where entering a PIN is allowed, you may obtain a PIN during the card activation process. If you prefer, you can always request or reset a PIN by calling the number on the back of your card.

You may not use your debit card to obtain cash at an ATM or bank branch, nor to obtain cash back with a purchase transaction.

### Q What dollar amount can be accessed by my card once it is activated?

Transactions are limited to the amount of money available in your account(s).

You can view your account balance by logging in to your account(s) at **participant.pncbenefitplus.com**, by using the PNC BeneFit Plus Mobile App[4] or by calling PNC BeneFit Plus Consumer Services using the phone number located on the back of your card (1-844-356-9993).



## Q Where can I use my PNC BeneFit Plus Debit Card?

**Health FSA** — The PNC BeneFit Plus Debit Card can be used at healthcare-related merchants, such as hospitals, vision, dental, and doctor's offices. It can also be used at drugstores, pharmacies, and grocery stores that have implemented the IIAS (Inventory Information Approval System) or certified 90% of their gross sales are FSA eligible (see "My Resources" tab on the PNC BeneFit Plus Consumer Portal). As always, save itemized receipts, bills, or statements any time you use your card.

**Dependent Care FSA** — The PNC BeneFit Plus Debit Card may be used at daycare providers that accept Visa and have a valid merchant category code signifying they are a daycare provider. The debit card may not be used if you pre-pay daycare expenses, since the expense must be incurred before reimbursement can be made from your DCFSA.

## Q Whom do I call for questions about my card or if I want additional cards for my dependents?

You may request additional debit cards for your eligible dependents (age 18 or older) online through the PNC BeneFit Plus Consumer Portal (see "Profile" tab). You can call PNC BeneFit Plus Consumer Services using the phone number shown on the back of your card (1-844-356-9993) with any questions.

## Q Why might I be asked to provide documentation for a PNC BeneFit Plus Debit Card purchase? Wasn't my payment already approved?

PNC is required to obtain itemized receipts for transactions that are not automatically substantiated at the point of sale. Remember to save all of your receipts. If additional documentation is required to substantiate and approve the claim, PNC will send requests for documentation.

Should a charge remain unsubstantiated 60 days after the date of the card transaction, the debit card will be suspended and placed in a temporary hold status. The debit card will be re-activated as soon as the necessary documentation has been received to substantiate the expense.

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**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

## Q What if my card is lost or stolen?

Call the PNC BeneFit Plus Customer Service Center number on the back of your card (1-844-356-9993) to report your card lost or stolen as soon as you realize it is missing. PNC will cancel your current card(s) and issue replacement card(s) to you. You can also report your card lost or stolen via your PNC BeneFit Plus Mobile App[4] or on the PNC BeneFit Plus Consumer Portal at **participant.pncbenefitplus.com**.

If you identify transactions that you do not recognize or did not make, you will need to provide us with a completed dispute form within ninety (90) days after the unauthorized transaction was debited or credited to your account. Please refer to the PNC BeneFit Plus Debit Card Agreement for details.

# Filing FSA Claims

## Q If I don't use my PNC BeneFit Plus Debit Card for a medical expense, how can I reimburse myself?[3]

If you do not use your PNC BeneFit Plus Debit Card, you may conveniently file claims for reimbursement in several ways:

- **File an online claim.** First, log in to your account. Click on the file claim link on your homepage and follow the steps to enter the details of the claim. You can easily upload any required supporting documentation during the claim filing process.
- **File your claim using the PNC BeneFit Plus Mobile App.[4]** Follow the prompts on your mobile device to complete the claim. You can take a picture of any supporting documentation and securely attach it to your mobile claim for processing.
- **File your claim using the Reimbursement Request Form** (available on the "My Resources" tab). Follow the provided instructions to complete this form. Claims and copies of your supporting documentation can be sent to:

  **Mail:** PNC BeneFit Plus Consumer Services
  P.O. Box 2865, Fargo, ND 58108-2865

  **Fax Number:** 855-628-5950

### Q What type of documentation is acceptable for reimbursement or substantiation?

Documentation for Health FSA expenses includes a third-party receipt or Explanation of Benefits containing the following information:

- Date(s) of service or purchase(s) made
- Type(s) of service or name(s) of item(s) purchased
- Dollar amount(s) (after insurance, if applicable)[1]

For example, an Explanation of Benefits from your insurance company or itemized statements from the provider are excellent documentation.

Documentation for Dependent Care FSA (DCFSA) expenses includes a third-party receipt containing the following information:

- Date(s) of service
- Dollar amount
- Name of daycare provider

When submitting a receipt for a copayment amount, please be sure the copayment description is on the receipt.

## Additional FSA Questions

### Q What happens to my FSA if I terminate employment?

Participation in an FSA ends if you terminate employment. This means only expenses incurred prior to the date your participation in the plan ends are eligible for reimbursement. Claims for expenses incurred prior to the termination of your employment must be submitted for reimbursement within the "run out" period. The run out period is explained in your employer's Plan Documents.

### Q What is the "run out" period?

The "run out" is a specified period of time after the end of the plan year, or following your termination in the plan, during which you may continue to submit claims incurred during your period of coverage. This is not a period when you are able to continue to incur new expenses, but rather it allows you time to gather and submit expenses before forfeitures are applied.

For example, if your plan has a 90-day "run out" period, you will have 90 days from your date of termination to submit expenses incurred prior to the termination date.

You should refer to your employer's Plan Document for an explanation of how balances will be handled in your FSA.

### Q What happens if I do not use all the money in my account by the end of the plan year?

You should refer to your employer's Plan Document for an explanation of how balances will be handled in your FSA. Depending on your employer's plan, you may:

- Have a grace period of up to 2½ months after your plan year ends during which you can continue to incur eligible expenses and any funds left in your account.
- Forfeit any money left unspent in your account at the end of your plan year. This is more commonly known as the "use-it-or-lose-it" rule.
- Carry over up to $660 left in your account from one plan year to the next.

Check with your employer's Plan Document to determine what is applicable for you.

## Ready to Help

For more information:

- Visit **pnc.com/pncbenefitplus**
- Call PNC BeneFit Plus Consumer Services at **844-356-9993**
- Contact your employer

**1** PNC does not provide legal, tax or accounting advice. Consult your tax advisor about tax benefits applicable to Health Savings Accounts or other benefit accounts such as FSAs, HRAs or QTAs.

**2** To view current IRS annual contribution limits for FSAs, see IRS Publication 969, available at http://www.irs.gov/pub/irs-pdf/p969.pdf

**3** To view a partial list of qualified medical expenses, see IRS Publication 502, available at http://www.irs.gov/pub/irs-pdf/p502.pdf

**4** Standard message and data rates may apply.

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