

# Medical Flexible Spending Account

## Why should I choose a Medical Flexible Spending Account (FSA)?

A Medical FSA is a benefit that allows you to choose how much of your paycheck you'd like to set aside, before taxes are taken out, for healthcare expenses. This saves you money by reducing your taxable income.

## Funds on Day 1

Schedule that surgery, buy those eyeglasses or finally get those braces. All of your FSA funds are available to spend right away. Use your benefits debit card at the point of purchase.

## Discount

Think of it like a discount on healthcare expenses at stores such as Amazon, Target, CVS, Walmart, Walgreens and more. Dollars you contribute are taken out of your paycheck before tax which means a \$100 purchase would actually cost you over \$130 without a Medical FSA.\*

## Plan ahead

Think about the money you spent on healthcare expenses last year. Plan ahead and set those funds aside in a Medical FSA and save 30%.\*

*\*Based on a 30% tax bracket.*

## What does it cover?

There are thousands of eligible items, including:

- Copays and coinsurance
- Doctor visits and surgeries
- Over-the-counter medications (first-aid, allergy, asthma, cold/flu, heartburn, etc.)
- Prescription drugs
- Birthing and Lamaze classes
- Dental and orthodontia
- Frames, contacts, prescription sunglasses, etc.



## Can I enroll?

Yes, as long as you or your spouse aren't actively enrolled and contributing to a Health Savings Account (HSA).

## Custom Benefit Services

2336 SE Ocean Blvd, Ste. 301

Stuart, FL 34996

Phone: 1-800-726-5603 Fax: 772-334-7059



# Dependent Care Flexible Spending Account

## Why should I choose a Dependent Care Flexible Spending Account (FSA)?

A Dependent Care FSA is a benefit that allows you to choose how much of your paycheck you'd like to set aside, before taxes are taken out, for eligible dependent care expenses each year. The Dependent Care FSA lets you pay for eligible dependent care expenses while you reap the benefits of additional tax savings. You're spending the money either way. This way, eligible childcare and other dependent care costs are a little less.\*

\*Based on a 30% tax bracket.

The IRS sets the maximum dollar amount you can elect and contribute to a Dependent Care FSA. The 2020 annual contribution limit is:

Per household - **\$5,000**, per person (if married or filing separately) - **\$2,500**

**Funds available as you contribute.** Funds will be available to you as they're deducted from your paycheck and contributed to the plan. This means when payroll is processed and your paycheck is available to you, your Dependent Care FSA contributions will be applied to your account and available for reimbursement.

**Use-or-lose.** Don't forget to spend your FSA dollars. If you have not used all of your FSA dollars before the end of the plan year, you will forfeit any money left in your account. Check with your employer to confirm how many days you have to submit claims for reimbursement after the plan year ends.

**Changing your Dependent Care FSA election.** In order to make changes to your election after open enrollment, you need to experience a qualifying life event, such as:

- Change in marital status
- Change in the number of dependents
  - Increase due to birth, adoption or marriage
  - Decrease due to death, divorce or loss of eligibility
- Gain or loss of eligibility due to a change in participant, spouse or dependent employment status
- Change in daycare providers Child turning age 13
- Increase or decrease in the cost of qualifying daycare expenses
- Judgement, decree or order requiring a change in coverage

If you experience a qualifying life event, contact your employer to make changes to your election.

## What does it cover?

The list includes, but is not limited to, eligible:

- Childcare center, babysitter, nanny (birth through age 12)
- Summer day camp
- Before or after-school care
- Disabled dependent and/or spouse care
- Elder care

## Can I enroll?

You are eligible if you and/or your spouse (if applicable) are gainfully employed, looking for work, or are attending school on a full-time basis.

## Eagles Benefit Card

The payment card is the fastest and most convenient way to pay for eligible expenses. Just one card is all you need for all your benefits regardless of how many plans you have with us.

## EaglesFlex Mobile App

Access your benefits 24/7 with the EaglesFlex mobile app. Our app is free, convenient and offers real-time access to all your benefits accounts. Just download from the App Store or Google Play.

### With our EaglesFlex Mobile app, you can:



Get instant updates on the status of your claims.



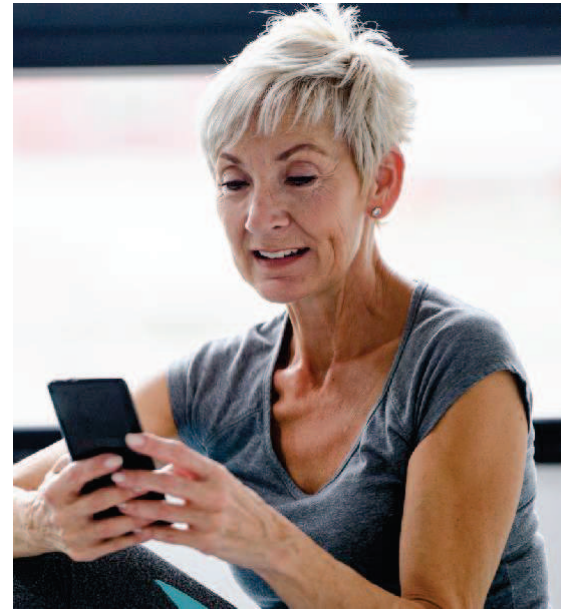
File a claim and upload documentation in seconds using your phone's camera.



View your HSA investments to evaluate their performance.



Easily move funds between your HSA and your bank account.



### Don't have a smartphone?

Access the same features on your desktop by logging in to your online account at [www.eaglesbenefits.com/register](http://www.eaglesbenefits.com/register).

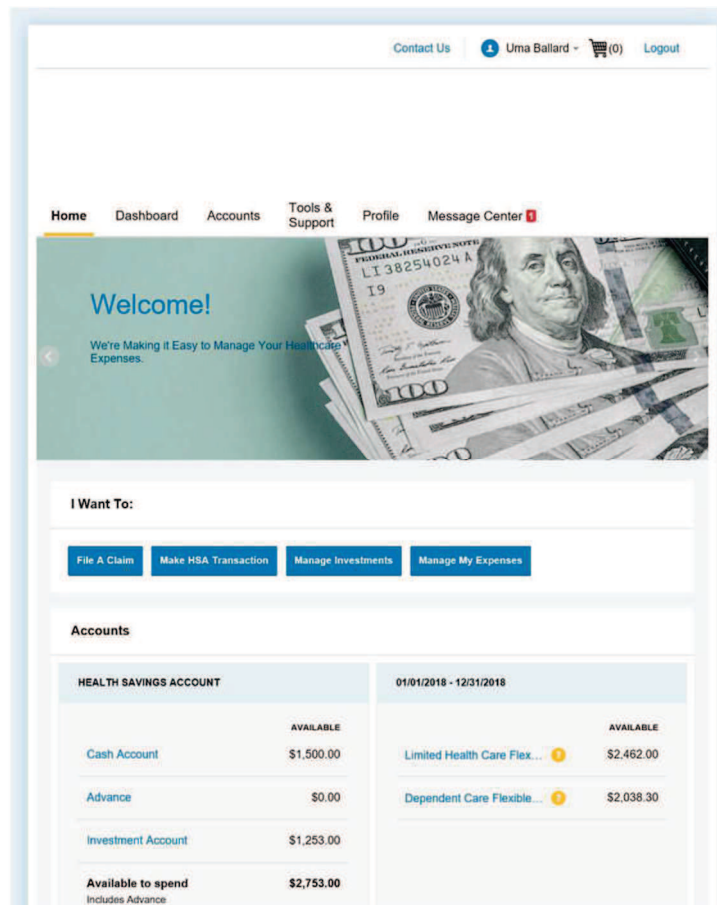
### Have a question we didn't answer?

Ask us before you enroll. Call us at 800-726-5603

## Consumer Portal

The Consumer Portal allows consumers to become fully engaged in their benefit accounts. They may enroll in benefits, view information, store health expense data and receipts, file claims, file distribution requests, initiate a provider payment, manage their profile, view notifications, access forms, repay ineligible expenses by EFT and link to other helpful resources.

The Consumer Portal includes a dashboard that consolidates all expenses, payments, claims loaded within the online or mobile applications, debit card transactions, and bill pay distributions attributable to any account. The consumer may easily filter, organize, export and pay expenses out of the dashboard. You can access this portal by visiting [www.eaglesbenefits.com/register](http://www.eaglesbenefits.com/register)



- File a claim towards your medical and dependent FSAs, HRAs, VEBAs, transportation, and premium reimbursement plans
- Take or upload a picture of a receipt and submit for a new or existing claim
- View, contribute and distribute HSA transactions
- Pay bills from any account and add a payee
- Using the Dashboard, enter medical expense information and supporting documentation
- Retrieve your forgotten username/password
- Report a debit card as lost or stolen



## Mobile App

Our Mobile App brings intuitive navigation, fast access to common actions or tasks, simplified terminology, and both phone and tablet experiences that maximize the application delivery tools.

Consumers can save time and hassles while making the most of their HSA, HRA, and FSA health benefit accounts by quickly checking balances and details. Our secure app makes managing health benefits easy through real-time access and intuitive navigation to important account information on the go.



Powerful features of the app for iOS (iPhone, iPod Touch, iPad) or Android-powered devices include:

### Easy, Convenient & Secure

- Consumers simply may log in to the intuitive app using the same health benefits website usernames and passwords, or if enabled, a PIN or fingerprint Touch ID.
- No sensitive account information ever is stored on the mobile device; secure encryption is used to protect all transmissions.
- Last log-in date and time is displayed for enhanced security and peace of mind.

### Connects Consumers with the Details

- Quickly check available balances 24/7
- Access account details
- View charts summarizing account(s)
- Click to call or email Customer Service



**Custom  
Benefit  
Services**

# Flex Card Update Information

**Flexible Spending Account**

Your Flex VISA Card is being replaced with a new debit card. It is now a 5-year MasterCard and will work the same as your current card. You can expect to receive your cards shortly.

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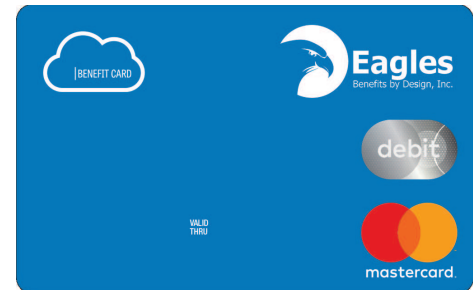
## Important to Note:

### How Many Cards Will I Receive?

- Every participant will be issued 2 initial cards to their home address at no cost, and if additional cards are needed members can give us a call to order more.

### Will My Online Access to My Account Change?

- With this change comes a brand new web-portal for our members, which can be accessed by visiting [www.eaglesbenefits.com/register](http://www.eaglesbenefits.com/register), or by downloading our free "EaglesFlex App" through the App Store for iPhone users or the Google Play Store for Android users.



### New Eagles Flex Benefits Card

- *Good for 5 years*
- *2 cards received automatically for free*
- *Accepted at most major retailers*
- *New Employee Web Portal*
- *New EaglesFlex Mobile App available through App Store or Google Play*