



## Flexible Spending Accounts.

Flexible. Simple. Hassle-free.

Are you hesitant to sign up for the company FSA? Now is the time to take advantage of savings and benefits that come along with an FSA.

To find resources, answers to questions, and lists of qualified expenses, visit the **isolved Benefit Services FSA Resource Center** at:

**<https://infinisource.box.com/v/External-Resources>**



### Higher Take-Home Pay

Higher take-home pay is one of the most appealing benefits of enrolling in an FSA. Learn more about an FSA and what is covered. You might be surprised to see how many items you're already buying are eligible under an FSA.



### Auto Approval... Now that's something to flip over

Auto-approval (adjudication) on 93% of claims paid on the debit card. This means that you don't have to spend a lot of time submitting receipts, since the system will automatically approve payment for the items.



### Easy FSA access any way you look at it

**KBSFLEX Mobile App** allows access to your account balance. See how much you have to spend on qualified health or dependent care expenses at time of purchase. Also, submit claims for reimbursement and upload receipts using the camera on your mobile device.



### Lighten your childcare expenses!

**FSA Dependent Care** can save you up to 30% on eligible child-care expenses, such as day-care, in-home care, nursery school, pre-school, and other qualifying care for dependents under age 13. A Dependent Care FSA also can cover adult relatives unable to provide their own care.

*Transforming employee experience for a better today and a better tomorrow.*

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# Flexible Spending Accounts

REAL SAVINGS. REAL SIMPLE.



**Using a Flexible Spending Account (FSA) is a great way to stretch your benefit dollars.** You use pre-tax dollars in your FSA to reimburse yourself for eligible out-of-pocket medical and dependent care expenses. That means you can enjoy tax savings with the convenience of a prepaid benefits card. And that makes real sense.

## WHAT IS AN FSA?

With an FSA, you elect to have your annual contribution (up to the annual limit set by the IRS) deducted from your paycheck each pay period in equal installments throughout the year. The amount of your pay that goes into an FSA will not count as taxable income, so you will have immediate tax savings. FSA dollars can be used during the plan year to pay for qualified expenses and services. Please check with your employer to see what plans are offered.



**A Health FSA** allows reimbursement of qualifying out-of-pocket medical expenses.

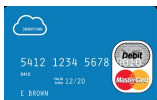


**A Dependent Care FSA** allows reimbursement of dependent care expenses, such as day care, incurred by eligible dependents.



**A Limited Purpose Health FSA** is compatible with a Health Savings Account (HSA). A limited FSA only allows reimbursement for preventive care, vision and dental expenses, keeping the employee eligible to contribute to an HSA.

With all FSA account types, you'll receive access to a secure, easy-to-use web portal where you can track your account balance, view your investment accounts and submit requests for reimbursements.



In addition, your plan might offer a convenient prepaid benefits card to make it easy to pay for eligible services and products. When you use the card, payments are automatically withdrawn from your account, so there are no out-of-pocket costs and you likely won't have to submit receipts to verify the purchase. Just swipe the card and go. It's that easy!

*Throughout the year, you'll likely find yourself with expenses for yourself and your family that insurance won't cover. By taking advantage of a health care FSA, you can actually reduce your taxable income and reduce your out-of-pocket expenses when you use your FSA to pay for health care services and products you'd purchase anyway.*

**Is an FSA right for me?** An FSA is a great way to pay for expenses with pre-tax dollars. A Health Care FSA could 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** or are planning **LASIK surgery**
- Need **orthodontia care, such as braces**, or have dental expenses not covered by your insurance

A Dependent Care FSA provides pre-tax reimbursement of out-of-pocket expenses related to dependent care. This benefit may make sense if you (and your spouse, if married) are working or in school, and:

- Your **dependent children under age 13 attend day care, after-school care or summer day camp**
- You **provide care for a person of any age who you claim as a dependent on your federal income tax return** and who is mentally or physically incapable of caring for himself or herself

**An FSA is a great way to pay for expenses with pre-tax dollars.**

- Enjoy significant tax savings with pre-tax contributions and tax-free distributions used for qualified plan expenses
- Quickly and easily access funds using the prepaid benefits card at point of sale, or request to have funds directly deposited to your bank account via online or mobile app
- Reduce filing hassles and paperwork by using your prepaid benefits card
- Enjoy secure access to accounts using a convenient Consumer Portal available 24/7/365
- Manage your FSA “on the go” with an easy-to-use mobile app
- File claims easily online (when required) and let the system determine approval based on eligibility and availability of funds
- Stay up to date on balances and action required with automated email alert and convenient portal and mobile home page messages
- Get one-click answers to benefits questions

*With the convenience of a mobile device, you can see your available balance anywhere, anytime as well as file claims and upload receipts.*



**PLAN AHEAD** Before you enroll, you must first decide how much you want to contribute to your account(s). You will want to spend some time estimating your anticipated eligible medical and dependent care expenses for the calendar year.



As of October 31, 2013 the US Treasury Department modified its Health Flexible Spending Account (FSA) Use-or-Lose rule to allow up to a \$550 carryover of Health FSA funds. The carryover option is based solely on your employer’s plan design. Not every company allows a carryover. Some employer plans may establish a lower maximum limit than \$550 , but it must be uniformly applied to all eligible participants. The carryover is applicable only to Health FSAs (not to Dependent Care FSAs). Any unused amount above the carryover limit is subject to forfeiture and cannot be cashed out or transferred to other taxable or nontaxable benefits (e.g., HSAs).

**For questions, contact us at:** [flexteamkb@infinisource.com](mailto:flexteamkb@infinisource.com)  
or 515-224-9400

## The KBSFlex App

You have your phone with you all the time. Why not use the KBSFlex App to review your account information, take a photo of the receipt and submit the claim right away?

### The KBSFlex App connects you with the details

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

### Provides additional time-saving options

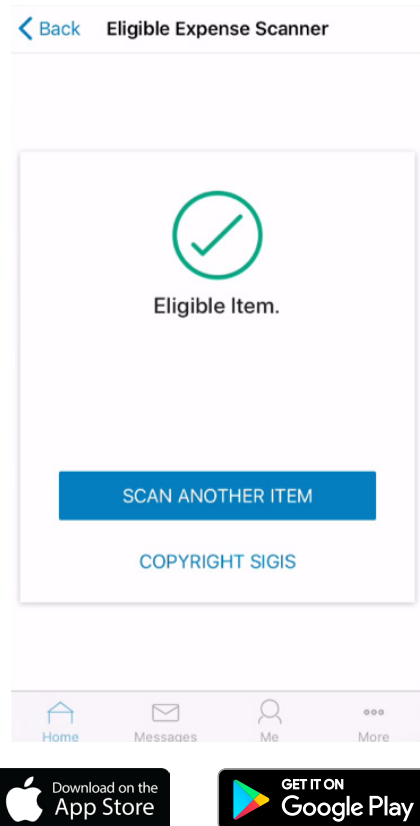
- View claims requiring receipts
- Submit medical FSA and HRA claims
- Take a picture of a receipt to submit for a claim
- View HSA transaction details
- Using Expense Tracker, enter medical expense information and support documentation to store for later use in paying claims via your health benefits website
- Report a lost or stolen debit card

### The KBSFlex App is easy, convenient and secure

Simply login to the app using your same health benefits website username and password (or follow alternative instructions if provided to you)

### Follow these steps to download the KBSFlex App

1. Visit the iTunes App Store or the Android Market to download the isolved app on your iPhone, iPad or Android.
2. Once installed, enter the Username and Password to log into your account at [www.isolvedbenefitservices.com/kabel](http://www.isolvedbenefitservices.com/kabel)



The KBSFlex mobile app is available for free on Google Play and the App Store.

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# Know Your Eligible and Ineligible Expenses

## Eligible Expenses

### Baby/Child to age 13

- Lactation consultant
- Lead-based paint removal\*
- Special formula\*
- Tuition: special school/teacher for disability or learning disability
- Well baby/well child care

### Dental

- Dental x-rays
- Dentures and bridges
- Exams and teeth cleaning
- Extractions and fillings
- Oral surgery
- Orthodontia
- Periodontal services

### Eyes

- Eye exams
- Eyeglasses and contact lenses
- Laser eye surgeries
- Prescription sunglasses
- Radial keratotomy

### Hearing

- Hearing aids and batteries
- Hearing exams

### Lab Exams/Tests

- Blood tests and Metabolism tests
- Body scans
- Cardiograms
- Laboratory fees
- X-rays

### Medications

- Insulin
- OTC drugs
- Prescription drugs

### Medical Equipment/Supplies

- Air purification equipment\*
- Arches and other orthotic inserts
- Contraceptive devices
- Crutches, walkers, wheel chairs
- Exercise equipment\*
- Hospital beds\*
- Mattresses\*
- Medic alert bracelet or necklace
- Nebulizers
- Orthopedic shoes\*
- Oxygen
- Post-mastectomy clothing
- Prosthetics
- Syringes
- Wigs\*

### Obstetrics

- Doula\*
- Lamaze class
- OB/GYN exams
- OB/GYN prepaid maternity fees (reimbursable after date of birth)
- Pre- and post-natal treatments

### Practitioners

- Allergist
- Chiropractor
- Christian Science Practitioner
- Dermatologist
- Homeopath
- Naturopath\*
- Osteopath
- Physician
- Psychiatrist or Psychologist

### Therapy

- Alcohol and Drug addiction
- Counseling (must be treating a medical condition)
- Exercise programs\*
- Hypnosis\*
- Massage\*
- Occupational
- Physical
- Smoking cessation programs
- Speech
- Weight loss programs

### Medical Procedures/Services

- Acupuncture
- Alcohol and drug/substance abuse (inpatient treatment and outpatient care)
- Ambulance
- Fertility enhancement and treatment
- Hair loss treatment\*
- Hospital services
- Immunization
- In vitro fertilization
- Personal trainers\*
- Physical examination (not employment-related)
- Reconstructive surgery (due to a congenital defect, accident or medical treatment)
- Service animals
- Sterilization/sterilization reversal
- Transplants (including organ donor)
- Transportation\*

This list is not meant to be all-inclusive, as other expenses not specifically mentioned may also qualify. Also, expenses marked with an asterisk (\*) are "potentially eligible expenses" that require a note of medical necessity from your health care provider to qualify for reimbursement. For additional information, check your Summary Plan Document or contact isolved Benefit Services.

Over-the-Counter (OTC) Medicines, purchased on or after January 1, 2020, were reinstated with the passage of the CARES Act (COVID-3 Stimulus Bill) for HSAs, FSAs and Archer MSAs (unless your plan excludes OTC items). OTC items can be purchased with funds from eligible accounts without needing a prescription. Additionally, the bill expanded OTC items to include menstrual care products.

## Eligible Over-the-Counter Items

Note: Product categories are listed in bold face; common examples of products are listed in regular face.

The following is a high-level list of over-the-counter (OTC) items that are not medicine or drugs and are eligible for purchase with Health Care FSA dollars. You can use your benefits card for these items:

### **Antiseptics, wound cleaners**

Alcohol, peroxide, Epsom salt

### **Baby electrolytes**

Pedialyte, Enfalyte

### **Denture adhesives, repair and cleansers**

PoliGrip, Benzodent, Efferdent

### **Diabetes testing and aids**

Insulin, Ascencia, One Touch, Diabetic Tussin, insulin syringes, glucose products

### **Sunscreen (SPF 15 and over)**

### **Diagnostic products**

Thermometers, blood pressure monitors, cholesterol testing

### **Elastics/athletic treatments**

ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts

### **Eye care**

Contact lens care

### **Family planning**

Pregnancy and ovulation kits

### **First aid dressings and supplies**

Band Aid, 3M Nexcare, non-sport tapes

### **Hearing aid/medical batteries**

### **Incontinence products**

Attends, Depend, GoodNites for juvenile incontinence

### **Feminine hygiene products**

Sanitary pads, tampons, panty liners

## Ineligible Expenses

Note: This list is not meant to be all-inclusive

The IRS does not allow the following expenses to be reimbursed the FSA, as they are not prescribed by a physician for a specific ailment.

Contact lens or eyeglass insurance

Electrolysis

Swimming lessons

Cosmetic surgery/procedures

Marriage or career counseling

Sunscreen (SPF less than 15 needs RX)



isolved provides all Flexible Spending Account (FSA) and Health Reimbursement Arrangement (HRA) participants with an online portal that provides anytime access to view and manage account information. To access the website and view account information, follow these step-by-step instructions to login the first time:

1: Navigate to [www.isolvedbenefitservices.com/kabel](http://www.isolvedbenefitservices.com/kabel) and click the "Flex/HRA/HSA Participant" option.

For security purposes, it is important for you to login to setup your Username and Password. isolved provides you with a 120-day timeframe to access your account to assist with the security of your account. If you access your account after the 120-day timeframe, you will need to contact isolved to receive a temporary password.

2: Under New User?, click on Create your username and password. You will be prompted to enter in your first and last name, your zip code and your social security number.

The screenshot shows a form titled "Security Questions (Step 1 of 2)". It contains a paragraph of instructions: "Please enter an answer to any 5 security questions to complete your user setup. To keep your information secure, you will be asked to answer 3 of these questions to complete sensitive actions within the portal such as resetting a forgotten password." Below this are five rows, each with a dropdown menu labeled "Select a question..." and a text input field. A small red asterisk and the word "Required" are visible at the bottom right of the form. A blue "Next" button is located at the bottom right.

The screenshot shows a form titled "Login". It has a section "Existing User?" with the text "Login to your account". Below this are two input fields: "Username" and "Password". To the right of the Username field is a link "Forgot Username?". To the right of the Password field is a link "Forgot Password?". A blue "Login" button is positioned below the Password field.

3: You will be prompted to answer security questions when you login and change your username and password. (You will only be asked these questions upon logging in to the website the first time.) Answers to security questions are case sensitive.

4: Set up your Username and new Password. (Note: Your username may contain alphanumeric characters and any of the following special characters: period (.), at sign (@), underscore (\_) and dash (-). Your password must have a minimum of ten characters, not be one of your last five passwords, contain at least one upper and lowercase letters, and contain at least one number.

*A few reminders: strong passwords are very important part of your account remaining secure; use a different password for each of your online accounts; do not use people's names or special dates as passwords; mix it up with upper- and lower-case letters, numbers and special symbols.*

The screenshot shows a form titled "Change Username and Password (Step 2 of 2)". It contains the text "Please change your login information." Below this are three input fields: "Username\*", "New Password\*", and "Confirm Password\*". To the right of the Username field is a text box containing "jsample" and a note: "Your username may contain alphanumeric characters and any of the following special characters: period (.), at sign (@), underscore (\_), and dash (-)." To the right of the New Password field is a note: "The password must: · Have a minimum of 6 characters · Not be one of your last 3 passwords · Contain upper and lowercase letters · Contain at least one number". A small red asterisk and the word "Required" are visible at the bottom right of the form. A blue "Submit" button is located at the bottom right.

The Participant Online Portal enables you to:

- File a claim online
- Upload receipts
- View up-to-minute account balances
- View account activity, claim history and payment (reimbursement) history
- Update personal profile information
- Change login ID and/or password
- Download plan information, forms and notifications



Remember, you can go mobile by using your smart phone to access:

- FSA account balances
- Submit claims for reimbursement
- Send receipts using a mobile device's camera
- Configure alerts via text message

Easily check information now using an iPhone, iPod Touch, iPad or Android-powered device with the KBSFlex App.



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