

CORESOURCE

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Enrollment guide to Flexible Spending Accounts

from CoreSource



CoreSource's Flexible Spending Accounts (FSAs) provide easy access to YOUR tax-free dollars for qualifying expenses and may increase the amount of your take-home pay.



Your Own Personal Spending Account

CoreSource offers two types of FSAs: a Medical Reimbursement Account and a Dependent Care Account. With either FSA, you "deposit" pre-tax dollars (contributions made before taxes are withheld from income), into an account through automatic payroll deductions. To pay for eligible expenses, you make "withdrawals" from the account. In the process, your disposable income may rise because FSA participation reduces your taxable income.

The following chart shows the significant savings that become apparent in a one-year period when using CoreSource FSAs for out-of-pocket healthcare and dependent care expenses:

Flexible Spending Account Potential Savings Chart

(Your savings may differ from those shown here on the example chart. Taxes were taken for a single employee earning \$50,000/yr.)

No FSA		With FSA
\$50,000	Gross Earnings	\$50,000
\$0	Contributions to FSAs	\$4,000
\$50,000	Net Taxable Income	\$46,000
\$8,271	Income Taxes*	\$7,271
\$2,000	Dependent Care (Eligible expenses)	\$0
\$2,000	Unreimbursed Medical Care (Eligible expenses)	\$0
\$37,729	Take Home Pay	\$38,729
\$0	Tax Savings (May vary based on your tax bracket)	\$1,000

* 2016 Federal Tax Rate Schedule - Single. Model does not include state taxes.

Medical Reimbursement Account



With a Medical Reimbursement Account, CoreSource offers the option of a debit card that automatically deducts money from your FSA, or you can be reimbursed for medical expenses such as prescriptions and dental or vision expenses, as well as medical deductibles or co-insurance which are not covered by other healthcare benefits.

Deposits

Contributions to the account are made by automatic payroll deductions. Ask your employer about the maximum amount that you can contribute to this account.

Withdrawals and Reimbursement Options

CoreSource offers several easy options to use tax-free dollars in your Medical Reimbursement Account to pay for healthcare expenses. Please check with your employer to find out which options are available to you.

The first option is a Benny® Card, a Debit MasterCard® that automatically deducts money from your FSA. The Benny Card is used to pay for healthcare expenses upfront at the point of purchase and to avoid the need to submit a claim. It can be used at any location that accepts MasterCard®. With a Benny Card, you can check the balance of your FSA and access account details anytime online or with a quick phone call. Because of healthcare reform legislation, debit cards linked to FSAs, such as the Benny Card, cannot be used for over-the-counter medications. They can continue to be used for prescription drugs, medical supplies and other qualified medical expenses.

Remember to keep your receipts when using the Benny Card, because sometimes we may need to verify an expense. Plus, keeping the receipts for at least seven years will help you meet IRS requirements for documentation in case of a personal audit.

The second option is reimbursement by check. During enrollment, you can select an option giving CoreSource the ability to automatically reimburse you for out-of-pocket expenses incurred from healthcare providers that submit claims. CoreSource will mail you a check for the eligible reimbursement amount.

The last option is reimbursement through direct deposit. If you choose this option, CoreSource would automatically send the reimbursement directly to your bank account for any out-of-pocket expenses incurred from an eligible medical expense.

If you do not select any of these options, or if you incur allowable expenses that do not appear on a claim, fill out a Request for Reimbursement Form, attach a receipt and send the documents to CoreSource to recoup your payment.

Additional Information for Reimbursement

When submitting a form for reimbursement, you must include the Explanation of Benefits (EOB) from the administrator of your health benefits program showing that your claim has been considered for payment.

To submit pharmacy claims, send a copy of your receipt from the prescription bag or a printout from the pharmacy. When submitting any claim, make sure to include the name of the provider, name of the patient, date of service and type of service.

To submit a claim:

- Submit online at myCoreSource.com or by using the mobile app [myCoreSource FSA/HRA](#)
- E-mail your paperwork to coreflex@coresource.com
- Fax your paperwork to **866.514.8287**
- Mail your paperwork to CoreSource, P.O. Box 25946 Overland Park, KS 66225

To obtain a claim reimbursement form:

- Print out the form from myCoreSource.com
- E-mail your request to coreflex@coresource.com
- Call **877.267.3359**

Dependent Care Accounts are designed for when you need to pay for care for a dependent child or adult, while you continue working or searching for work.



Dependent Care Accounts

Childcare costs are eligible for reimbursement if a child is younger than 13 and you claim the child as a dependent on your federal income tax return. Costs of care for an adult dependent, including a spouse or a parent, qualify if the adult is physically or mentally disabled.

Deposits

Contributions to a Dependent Care Account are made through automatic payroll deductions.

- If you are married and you and your spouse file separate tax returns, you can contribute up to \$2,500.
- If you are single, or if you are married and file jointly, you can contribute up to \$5,000 per year, or up to your earned income if it is lower than \$5,000.
- If you are married and plan to contribute to a Dependent Care Account, your spouse must work outside the home, be a full-time student, incapacitated or actively looking for work.

Withdrawals

To be reimbursed for dependent care expenses, a claim must be submitted to CoreSource. Complete an FSA reimbursement form and include the following information:

- Name of the dependent child(ren) or adult(s)
- Amount paid
- Dates of service
- Provider's name
- Provider's Tax Identification Number or Social Security Number

If the provider is a daycare center, a printout of your charges can be submitted with the Reimbursement Form. If your provider is an individual with no tax identification number, a receipt signed by the provider must be provided.

To obtain a claim reimbursement form:

- Print out the form from myCoreSource.com
- E-mail your request to coreflex@coresource.com
- Call **877.267.3359**

To submit a claim:

- Submit online at myCoreSource.com or by using the mobile app **myCoreSource FSA/HRA**
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Contribution Tips



Right now, you can decide how much you want to contribute to an FSA up to the limit set by your employer. It's best to remain conservative with your contribution so that you do not deposit more money in an FSA than you will use. Remember, in most cases, any money left in the account at the end of the year will be forfeited.

The Affordable Care Act, better known as healthcare reform, caps annual employee contributions to a medical FSA at \$2,650 for plan years on or after Jan. 1, 2018.



When you are deciding how much you want to contribute to your FSA, here are some important points to consider:

- Set aside money for known expenses, such as orthodontia or vision expenses.
- Determine whether your employer offers a carry-over feature. This feature allows you to carry over up to \$500 of your unused healthcare FSA account balance into the next plan year instead of "losing it." The carry-over amount is determined after all expenses have been reimbursed for the applicable plan year (after the end of the plan's run-out period). The FSA carry-over provision eliminates the mad scramble at the end of the year to spend remaining FSA funds.
- Remember that all FSAs are separate. If you have more than one FSA, money cannot be transferred from one to the other to pay expenses.



Online Access

Date	Expense	Merchant/Provider	Submitted Amount	Status
6/16/2017	Dental	-	\$20.00	✓
6/1/2017	Dependent Care	good watching	\$100.00	✓
5/16/2017	Medical	Joe Smith	\$10.00	✓

If you are searching for an easy way to check your FSA account balance, look no further. As an FSA account holder, you gain access to your personal account balance and other helpful information through our online portal. Just go to myCoreSource.com, log in with your username and password and your FSA information will be at your fingertips!

Gain Access To:

- Personal account balances
- Claim forms
- Claim summaries for the current plan year or a prior year
- Benny Card expenses

Remember to have the account holder's Social Security Number or ID Number and the plan year in order to search for information.

If you have any questions, use the link on the site that allows you to contact CoreSource via e-mail. If you have any problems and need to speak with someone directly, please call 877.267.3359.

Frequently Asked Questions

How can I obtain a reimbursement claim form?

Reimbursement forms are available by signing in to myCoreSource.com, e-mailing coreflex@coresource.com, or calling 877.267.3359.

How can I submit a claim?

You may fax your claim to us at 866.514.8287 or mail it to CoreSource, P.O. Box 25946, Overland Park, KS 66225. Claims can also be submitted online at myCoreSource.com or by using the mobile app.

I tried to use my Benny Card but the transaction was denied.

There are several reasons why the transaction might be denied. The most common problems are insufficient funds in the account to cover the transaction, or the vendor does not have an approved MasterCard® vendor code. Please contact our office if you experience a problem to see if it can be resolved while you are at the provider's office.

Can I be reimbursed for the cost of over-the-counter drugs with my FSA?

The Affordable Care Act places restrictions on FSA reimbursement for over-the-counter (OTC) drugs and medications. Members are required to provide a copy of a prescription from a physician in order to obtain reimbursement for these items. Many medical devices and supplies are still covered. Contact your HR Department for a more complete list of eligible

and ineligible expenses for an FSA or consult the back of this guide.

Can I submit my credit card receipt or a balance due statement from my provider instead of an itemized statement?

The credit card receipt and the balance due statement do not include the necessary information to process a claim. An EOB form or itemized statement is required.

I did not receive my reimbursement check. How can I get a new check issued?

We must wait three weeks from the date the check was mailed before we can issue a stop payment. After the three-week period has expired, we will issue a replacement check.

Dental Services

- Dental X-rays (not employment related)
- Dentures
- Exam/Teeth Cleaning
- Extractions
- Fillings
- Gum Treatment
- Oral Surgery
- Orthodontia/Braces
- Physical Exam

Lab Exams/Tests

- Blood Tests
- Cardiographs
- Laboratory Fees
- Metabolism Test
- Spinal Fluid Tests
- Urine/Stool Analysis
- X-rays

Vision Services

- Artificial Eyes
- Contact Lenses
- Eye Exams
- Eyeglasses
- Laser Eye Surgeries
- Prescription Sunglasses
- Radial Keratotomy/LASIK
- Reading Glasses

Medical Treatment/Procedures

- Acupuncture
- Exercise/Fitness Programs (if necessary and prescribed by your doctor)
- Hearing Exams
- Hospital Services
- Infertility
- In Vitro Fertilization
- Norplant Insertion/Removal
- Physical Exam (not employment related)
- Reconstructive Surgery (if medically necessary due to congenital defect or accident)
- Rolwing
- Speech Therapy (if medically necessary)
- Sterilization
- Transplants (including organ donor)
- Treatment for Substance Abuse (alcoholism and drug addiction)
- Vaccinations/Immunizations
- Vasectomy and Vasectomy Reversal

Eligible Expenses



- Weight Loss Programs (as prescribed by your doctor)
- Well Baby Care

Medication

- Insulin
- Prescribed Birth Control and Vitamins
- Prescription Drugs

Obstetric Services

- Breast Pumps and Supplies (only for supplies that assist with lactation)
- Lamaze Class
- Midwife Expenses
- OB/GYN Exams
- OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)
- Prenatal and Postnatal Treatments

Medical Equipment Supplies and Services

- Abdominal/Back Supports
- Ambulance Services
- Arches/Orthopedic Shoes
- Contraceptives, prescribed
- Crutches
- Guide Dog (for visually/hearing impaired)
- Hearing Devices and Batteries
- Hospital Bed
- Learning Disability Support (special school/teacher)
- Medic Alert Bracelet or Necklace
- Oxygen Equipment
- Prosthesis
- Splints/Casts or Support Hose (requires medical necessity)
- Syringes
- Transportation Expenses (essential to medical care)
- Tuition Fee at Special Schools (for disabled children)
- Weight Loss Drugs (to treat specific disease)
- Wheelchair
- Wigs (hair loss due to disease)

This list contains numerous examples of eligible expenses but should not be considered complete.



Numerous Examples **Ineligible** Expenses

This list contains numerous examples of ineligible expenses but should not be considered complete.

- Cosmetic Surgery/Procedures
- Cosmetics, Toiletries
- Diaper Service
- Hair-Loss Medications
- Hair Transplants
- Health Club Dues (if exercise is not prescribed by your physician)
- Insurance Premiums
- Long-Term Care Premiums
- Marriage Counseling
- Maternity Clothes
- Vitamins or Nutritional Supplements
- Teeth Whitening/Bleaching



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