

BRACE YOURSELF! with a Flexible Spending Account



What is a Flexible Spending Account (FSA)?

A Health Care FSA is a benefit program that allows you to use pre-tax dollars to pay for eligible health care expenses, such as:

- Prescription co-payments and deductibles
- Out-of-pocket, non-cosmetic dental fees
- Doctor and Emergency Room co-payments
- Laser eye surgery, eyeglasses and contacts
- Medical supplies and OTC medications
- Orthodontics
- Menstrual Care Items

* If allowed by your benefit plan

The average family of four in the U.S. can easily incur \$3,200 in annual health expenses. Office visits, prescription co-payments, dental work, new glasses, or an unexpected hospital stay can add up quickly!

Here's an example of how you can save:

Out-of-Pocket Expenses	Annual Average	Taxes Saved (30% Tax Bracket)
Vision	\$750.00	\$225.00
Medical	\$1,080.00	\$324.00
Pharmacy	\$630.00	\$189.00
Dental	\$440.00	\$132.00
Other	\$300.00	\$90.00
Total	\$3,200.00	\$960.00

If that \$3,200 was contributed to a Health Care FSA, a family could save approximately \$960 in taxes!



FLORES BENEFITS CARD

1 ENROLL IN ELIGIBLE BENEFIT PLAN

Your employer offers the Flores Benefits Card to employees who enroll in an eligible benefit plan. The card will allow you to pay for eligible expenses at participating providers at the time services are rendered, thus eliminating or reducing your out-of-pocket cost at the time of the purchase or service.

2 RECEIVE YOUR FLORES BENEFITS CARD

Your Flores Benefits Card will be mailed upon your enrollment in an eligible benefit plan. No activation is required, but you should review the Cardholder Agreement included in this mailing, and then sign the back of your card.

3 PROPER USE & ACCOUNT MANAGEMENT

You will be able to view and manage your account on the Flores Web Portal, www.flores247.com.

You should keep your receipts and invoices for payments made with your Flores Benefits Card, as you may be required to provide documentation to Flores to verify the eligibility of certain transactions. If requested, you may submit your documentation to Flores by uploading it to your online account, uploading using the Flores Mobile App, or sending it by fax or mail.

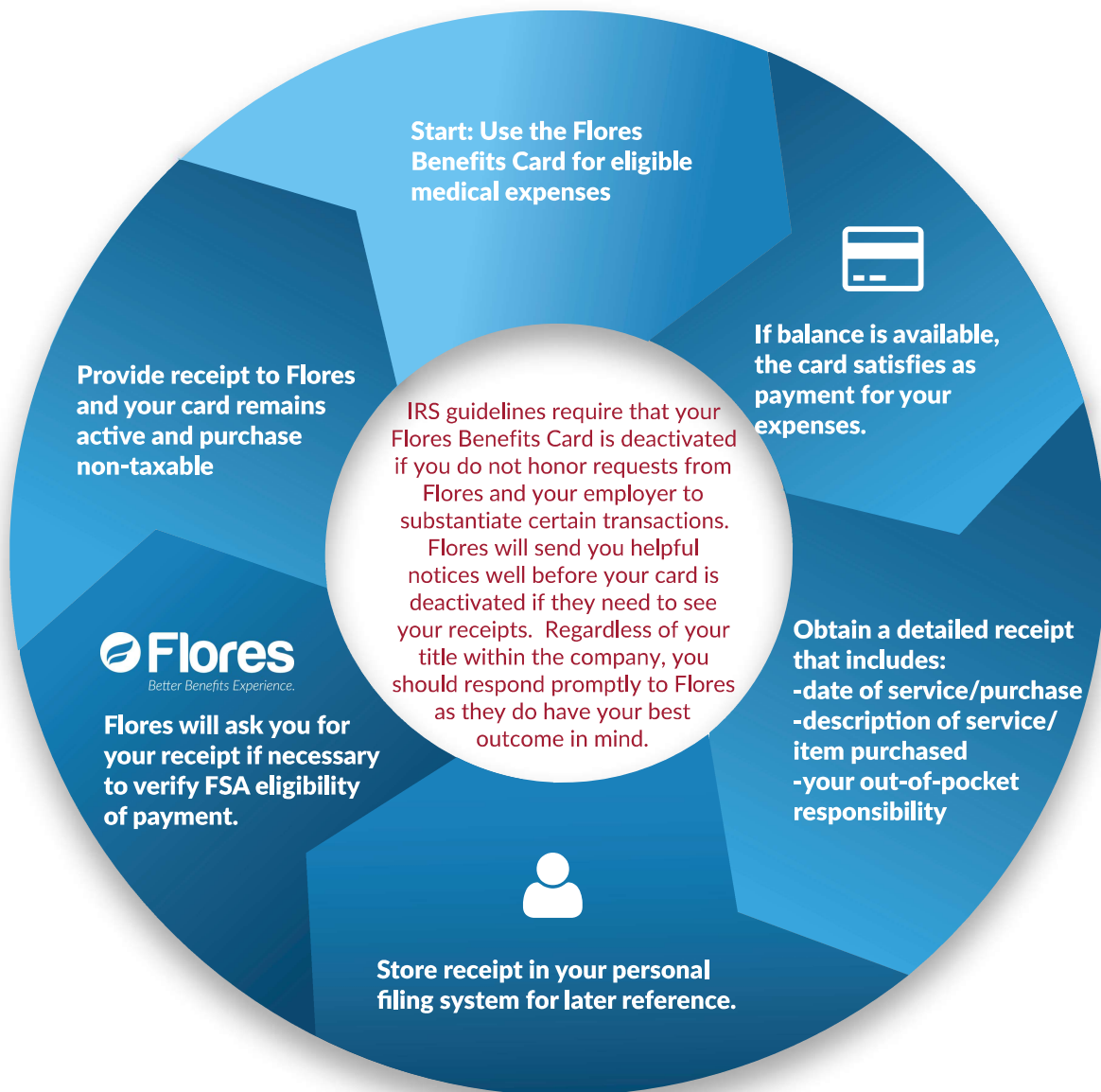
Recordkeeping Tip:

Most payments will be automatically substantiated at the point of the transaction. Flores will only ask you to provide a copy of your receipts when substantiation is required per IRS guidelines. Establish a physical location where you will keep all receipts for your Flores Benefits Card purchases. Regardless of your position with your company, every employee will be treated the same in regard to IRS plan administration guidelines. No exceptions will be made.

If you are asked to provide a receipt, it must include:

- name of provider or merchant
- description of service or item purchased
- date of service
- your out-of-pocket responsibility

Items such as handwritten explanations, Card transaction receipts or previous balance receipts cannot be used to verify an expense. If you do not have the receipt, you can contact the provider who can usually supply the receipt from their files.



IS SUBSTANTIATION **REQUIRED?**

YES

Charges applied against your plan year deductible

Charges applied against your plan year coinsurance

Dental charges

Vision charges

NO

Prescription charges purchased at a retailer utilizing a FSA inventory control system

Recurring charges that were previously approved and documented (i.e. orthodontia, chiropractic care)

Amounts at medical providers that match common co-pay amounts

FLORES BENEFITS CARD FAQs

FREQUENTLY ASKED QUESTIONS

What expenses are eligible for payment with my Flores Benefits Card?

You can use your Flores Benefits Card to pay for expenses incurred during your active enrollment period in the current plan year. If a provider or merchant does not accept cards, you do have the option to file a manual request for reimbursement of your eligible out-of-pocket cost. Please visit www.flores247.com for a guide to allowable expenses. If you terminate employment during the plan year, the card will be turned off at that time. Only expenses incurred while you are an active participant will be considered reimbursable.

How can I use my Flores Benefits Card to pay for my eligible out-of-pocket expenses?

Although the Flores Benefits Card is a debit card with a cash balance loaded onto it, you should select "credit" as the transaction type, and sign for purchases at authorized merchants. Please keep in mind that the Flores Benefits Card will decline if you try to swipe it for an amount greater than your available balance.

How should I send my documentation to Flores?

Many transactions will be auto-approved at the point of sale and will not require further documentation. Flores will notify you by email or a mailed letter if additional information is needed to verify the eligibility of a particular transaction. You may submit your documentation by upload on the participant website, www.flores247.com, using the Flores Mobile App, or by fax or mail.

I used my card for an ineligible expense.

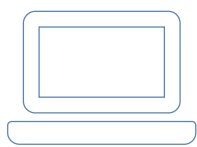
What do I need to do to correct this?

You may send a refund check to Flores for the ineligible amount, which will be credited back to your Flores Benefits Card to be used toward other eligible expenses you incur later in the year. You may also submit documentation that verifies you have paid out-of-pocket for an eligible expense, which Flores will use to offset the ineligible amount paid with your Flores Benefits Card.

Will I receive a new card each plan year?

Your card is valid for five years from its issue date. Do not discard your card prior to its expiration date. At the start of each new plan year, your card will be reloaded with your new election amount. A new card will be mailed to you when your expiration date is approaching.

HOW DO I OBTAIN MY ACCOUNT DETAILS?



WEBSITE

Visit www.flores247.com and log-in using Participant ID or UserName and password



MOBILE WEBSITE

Visit our mobile website at m.flores247.com



PID & PASSWORD ASSISTANCE

Dial 800.840.7684

HOW DO I SUBMIT DOCUMENTS TO FLORES?

ONLINE

Visit www.flores247.com and upload scanned documents securely

MOBILE

Download Flores Mobile smartphone App Available for Apple or Android devices

MAIL

Flores
PO Box 31397
Charlotte, NC 28231

FAX

800.726.9982 or 704.335.0818

CUSTOMER SERVICE 1.800.532.3327

How to Submit a Claim



1

FLORES WEB PORTAL:

You may scan your claim and upload it to our secure website or complete your claim detail online at www.flores247.com.

2

FLORES MOBILE SMARTPHONE APP:

Use your phone's camera to take a picture of your documentation and upload. Download Flores Mobile through Apple Store or Google Play.



3

MAIL CLAIMS:

Claims Processing
PO Box 31397
Charlotte, NC 28231

*Please keep in mind, certified mail will need to be sent to our physical address at 2013 West Morehead Street, Suite B, Charlotte, NC 28208.

4

FAX CLAIMS:

704.335.0818 or 800.726.9982

How to upload a claim on www.flores247.com

Step One: Log in to www.flores247.com using your Participant ID or Username and password. Tip: Your Participant ID will be on any correspondence you have received from Flores.

Step Two: Click "File a new Health Care or Dependent Care Flexible Spending Account Claim". Hit Next.

Step Three: If you have completed a hard copy claim form and scanned it into your computer, click "Already Completed" to upload your document. If you have not already completed a claim form, fill in your claim detail and hit "Next".

Step Four: Click "Choose File" and choose the file on your computer that contains your scanned documentation that is required to process your claim. Repeat until all documents are attached. Click "Submit" to final-ize your claim.

Tip: Update your email or subscribe to SMS notifications in the Settings tab to receive email or text updates on your claim!

All receipts for reimbursement must include the following:

- ✓ Date of Service
- ✓ Description of Service
- ✓ Out-of-Pocket Cost
- ✓ Provider Name
- ✓ Patient Name

Reimbursement for Orthodontia Expenses

Only proof of payment will be required for future claim submissions. Orthodontia will be reimbursable as you pay it, meaning that the payment can only be reimbursed from the plan year in which the payment was made. If you have any questions about reimbursement for Orthodontia you can call an account manager at 800.532.3327.