



## FLEXIBLE SPENDING ACCOUNTS

### What is a Flexible Spending Account?

A Flexible Spending Account (FSA) is a tax-free method for you to pay out of pocket eligible medical, dental and vision expenses, as well as eligible child care expenses. You can elect up to \$2,600.00 for the Health FSAs and up to \$5,000.00 for the Dependent Day Care FSA. Mohawk will deduct the amount you elect on a pre-tax basis over the number of pay periods during the plan year.

The Health FSA provides you access to your annual election on the first day that you become eligible to participant in the FSA Plan. You may withdraw more from the account than you have contributed, but never more than you elect. The Dependent Day Care FSA works like a bank account. You may only receive a reimbursement for as much as you have contributed at any time during the Plan Year.

### What expenses are eligible under the General Purpose Health FSA?

- Insurance co-pays, co-insurance and deductible expenses
- Vision expenses, including Lasik surgery
- Prescriptions
- Eligible Over the counter items:
  - Contact Lens Solution
  - Band Aids
  - Thermometers
- Over the counter items that require a physician's prescription:
  - Allergy Medicines
  - Stomach Upset Relievers
  - Pain Relievers
  - Cold Medicines
  - Antibiotic Ointments & Creams
- Orthodontia & non-cosmetic dental procedures  
(For a complete listing of eligible expenses please visit [www.taxsaverplan.com](http://www.taxsaverplan.com))

If you are enrolled in a HDHP with a HSA, you may not elect a Health FSA under the Mohawk plan.

### How do I receive my Health FSA dollars?

You may request reimbursement for eligible expenses by submitting a FSA Claim Form and include receipts or Explanation of Benefits from your insurance provider or you may use the Health FSA Debit Card to pay for eligible expenses. If you choose to submit a claim for reimbursement, you will receive your payment deposited directly into your bank account of choice or you may receive a live check. To set up the Direct Deposit option, please visit the TaxSaver Plan website at [www.taxsaverplan.com](http://www.taxsaverplan.com).

### How does the Debit Card work?

- Works like a regular MasterCard and is linked directly to your FSA available balance for both Health Care FSA and Dependent Care FSA.
- Provides upfront reimbursement for eligible expenses. You never pay out-of-pocket.
- Sometimes, a receipt notification will be sent to your email address if we need more documentation after the card has been charged. Please follow the instructions in the email to ensure that your card will remain in good standing with the Plan.
- The FSA Debit Card can be used for Health FSA expenses as well as Dependent Day Care FSA expenses.
- You will receive your cards in the mail within 2 weeks of your enrollment into the Health FSA program. You will receive 2 cards in the mail with different card numbers. You may call the TaxSaver CSR Department to request additional cards for family members, as needed.
- **Cards expire every 3 years. As long as you remain active in the Plan, new cards will be automatically sent to you 30 days prior to the expiration date on the card to ensure no interruption in service.**

### Where can the Health FSA Debit Card be used?

The FSA Debit Card can be used at the physician's office, hospital, Urgent Care center, dentist/orthodontist, vision provider and pharmacy, AS LONG AS they have a proper Medical Merchant Category Code. The cards will also be accepted at your day care provider, if they accept credit cards.

### How Does the FSA Debit Card Work at Pharmacies and other Retail Stores?

The IRS has standardized the use of the FSA Debit Card at pharmacies, both free-standing and those in the interior of a larger store. Your FSA Debit Card will only be accepted at free-standing and interior pharmacies if the Store has an IIAS (Inventory Information Approval System) in place. Stores that have an IIAS in place can identify FSA eligible items at the point of sale and do not require additional documentation after the card is charged. If your favorite pharmacy is not on the list, you may still purchase FSA eligible items at that retailer, but you will need to complete a claim form and submit the receipt for reimbursement.

### What expenses are eligible under the Dependent Day Care FSA?

The Dependent Day Care FSA program works on a cash in, cash out basis (similar to a bank account) to pay for out of pocket expenses for the care of your children 12 and younger, a disabled spouse or dependent.

You and your spouse must be gainfully employed, actively looking for work or your spouse can be a full time student to qualify for this plan. Single parents are also eligible. There are special rules for





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divorced parents, so please review tax laws to be sure you qualify if you are divorced.

You will only be reimbursed for the expenses incurred up to the amount you have contributed at the time of your claim.

The maximum that a family can contribute during a calendar year is \$5,000. This is a federal maximum that is not controlled by your employer or TaxSaver Plan.

Some eligible Dependent Day Care expenses:

- Day care provided in or outside the home
- Summer Day camps (not overnight)
- After school care
- Private preschool, custodial in nature

### How do I receive my Day Care FSA dollars?

You may request reimbursement for eligible expenses by submitting a FSA Claim Form and include receipts from your day care provider. When you submit a claim for reimbursement, you will receive your payment deposited directly into your bank account of choice or you may receive a live check. To set up the Direct Deposit option, please visit the TaxSaver Plan website at [www.taxesaverplan.com](http://www.taxesaverplan.com).

You may also use your FSA Debit Card to pay your day care provider if the provider accepts credit cards. The amount available on the card is always equal to the amount you have contributed to the Plan as of that day less reimbursements made from the account.

### How do I submit my receipts?

You may mail, fax, email or submit a claim online or use the TaxSaver Plan Mobile App.



You can log into your account via the TaxSaver Plan website at [www.taxesaverplan.com](http://www.taxesaverplan.com). Click on EMPLOYEES and enter your

username and password. You can also view your account balance on this page. Claims are reimbursed each week.

### What types of receipts are accepted?

Proper receipt documentation for the Health FSA is defined as an itemized statement from a third party provider that includes date of service, service rendered or item purchased and the amount owed

to the provider. For the Dependent Day Care FSA, the receipt should include the signature of the provider and the age of the dependent(s).

Some examples:

- Itemized statement from provider detailing date and type of service rendered
- Detailed receipt from pharmacy with date included
- Explanation of benefits from insurance provider

### What concerns should I know about?

Your elections will remain in effect for the entire plan year and cannot be changed unless you have a qualifying event such as a birth of a child or a marriage. Once you sign up for the plan, the dollars that are deducted pre-tax will remain in the designated accounts until you file claims for reimbursement.

All claims incurred in the prior plan year must be submitted to TaxSaver Plan by 3/31 of each year to avoid plan forfeitures.

Claims incurred in 2017 should be submitted to Discovery Benefits.

### Additional Helpful Information:

**Our NEW FSA Administrator is TaxSaver Plan.**

Please visit their website: [www.taxesaverplan.com](http://www.taxesaverplan.com).

Claims should be mailed to:  
TaxSaver Plan  
PO Box 609002  
Dallas, TX 75360

Or faxed to: 214-528-8122

Claims may be submitted online at [www.taxesaverplan.com](http://www.taxesaverplan.com).

To speak with a TaxSaver Plan customer care representative please call: 214-559-0472 or 1-800-328-4337 or email [csr@taxesaverplan.com](mailto:csr@taxesaverplan.com).

