

# REIMBURSEMENT BENEFIT PLAN PARTICIPANT GUIDE

## FSA Plan Information

### Contribution Limits for FSA

The amount your employer will allow you to defer to the available reimbursement plans are:

**Healthcare FSA:** a maximum of \$3,400 per year.

**Dependent Care FSA:** a maximum of \$7,500 per year.

**Parking:** a maximum of \$340 per month.

**Transit:** a maximum of \$340 per month.

### Plan Year Information

- Your employer's plan year will run from **January 1, 2025 until December 31, 2025**.
- Your employer's "Run-Out" period is **90 days** from the end of the **plan year for active employees**. The actual date will be **March 31, 2027**.
- Associates who have terminated from the plan and/or employment during the year have a **90 day "run-out"** period from the termination date to file FSA, DCA, TRN, PKG expenses that were **incurred** prior to the date of termination.
- **FSA/DCA** funds remaining at the end of the plan year will be forfeited.
- Funds remaining in the **PKG/TRN** accounts at the end of the plan year will be rolled over, with no maximum.
- Reimbursements are sent by **check and direct deposit on a daily basis**.



**Need to know your next  
payment date and amount?  
Plan balances? When your last  
FSA Reimbursement was  
processed?**



**Login to our Website:**

[asuresoftware.wealthcareportal.com](https://asuresoftware.wealthcareportal.com)

**Call our Interactive Voice  
Response (IVR) System at  
888-862-6272**

**any day, any time, from  
anywhere, for quick access!**

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## IN THIS GUIDE:

- Healthcare FSA
- Dependent Care FSA
- Rules of the FSA Plan
- Commuter Plans
- Reimbursement Process
- Benefits Card
- How to Enroll

## What is a Flexible Spending Account?

A Flexible Spending Account (FSA) is an optional benefit your employer provides allowing you to pay certain health care and dependent daycare expenses with pre-tax money. You will not pay any federal, social security, and in most cases, state or local taxes on the funds you allocate into the plan. You can save an estimated \$20 to \$40 on every \$100 you elect to defer. The amount of your savings will depend on your federal, state, and local tax brackets.

It is important that you understand how FSAs work in order to maximize their valuable advantages. This guide will help you understand these accounts, their rules, reimbursement procedure, and the election process.

## What is a Dependent Care Account?

A Dependent Care Flexible Spending Account (DCA) is an optional benefit your employer provides allowing you to pay certain dependent daycare expenses with pre-tax money. As long as you and your spouse are both employed or going to school full time, you can use this benefit to pay day care and before/after school program expenses.

**You can be enrolled in both the FSA and DCA (dependent care) to maximize your tax savings.**

## Why would I want to elect an FSA?

Think about this: Do you or any of your eligible dependents have monthly prescriptions? Wear prescription glasses or contacts? Go to the doctor or dentist? If you answered "yes" to any of these questions, you should consider electing an FSA.

An FSA offers tax savings by allowing you to pay for out-of-pocket expenses with pre-tax money. Without an FSA, you would still pay for these expenses, but you would do so using money remaining in your paycheck after federal (and often state and local) taxes are deducted. Since your account will be funded with the entire amount of your annual election the first day of the plan year, you can immediately access your funds for expenses as soon as the plan starts. Your account is paid back via your payroll deductions on each paycheck during the plan year on a pre-tax basis.

Save more with our FSA shop at [www.asuresoftware.com/fsa-store](http://www.asuresoftware.com/fsa-store) to buy FSA eligible items, find services and learn more about an FSA.

### How to Enroll

To enroll in the plan, please contact your HR department. You do not need to participate in any other employer benefits to participate in the FSA.

### Have a question about your existing account?

You can browse the Frequently Asked Questions (FAQ) and other helpful documents within your online account. Or, you may contact either our **Participant Services Department** at **888-862-6272** from 7:00 a.m. to 5:00 p.m. CST Monday-Friday, or use the IVR System 24/7.



## Healthcare FSA

Almost every person has a number of necessary and predictable expenses that are not paid by their insurance plans. You can save money by placing funds for those out-of-pocket expenses directly into your Healthcare FSA.

### Eligible Expenses

You can pay out-of-pocket health care expenses for yourself, your spouse, and all of your dependents for health, dental and vision care expenses while you are actively participating in the FSA plan. The eligible expenses may be reimbursed regardless of whether you, your spouse or dependents are covered by your employer's medical, dental, or health plans.

### Ineligible Expenses

Some expenses may not be eligible for reimbursement under current IRS regulations. These may include expenses not yet rendered, premiums for insurance policies, expenses already paid by another plan or 3<sup>rd</sup> party, expenses incurred after you leave the company or are no longer participating in the plan.

### Eligible Expenses

- Deductibles, Co-pays & Co-insurance
- Prescriptions
- Dental Treatment & Orthodontia
- Lab Fees & X-Rays
- Vision Expenses & Lasik Surgery
- Physical Therapy
- Chiropractor

### Ineligible Expenses

- Cosmetic Surgery
- Teeth Whitening
- Botox
- Eyewear Protection Plan
- Non-Prescribed Vitamins and Supplements
- Toiletries
- Meals

Download a complete list at:  
[www.asuresoftware.com](http://www.asuresoftware.com)

## Dependent Care Flexible Spending Account

The Dependent Care FSA allows you to pay for daycare expenses for your qualified dependent or child while you (and your spouse) are working.

### Eligibility Requirements

Eligible dependents must be claimed as an exemption on your tax return. To be eligible for reimbursement, expenses must be for the well-being and protection of a dependent so that you (and your spouse, if married) can work.

### Eligible Expenses

Specifically, eligible expenses must be for the care of a dependent who is under age 13 or physically or mentally incapable of caring for him- or herself. Services for a dependent may be provided by a baby sitter or day care center that complies with all applicable laws and regulations.

If the services are provided outside your home for a disabled spouse or other dependent age 13 or older, the disabled spouse or person must spend at least eight hours each day in your home.

### Ineligible Expenses

Some expenses you may incur may not be eligible for reimbursement under IRS guidelines such as: educational costs, overnight camps, babysitting, when not working, kindergarten, and registration fees.

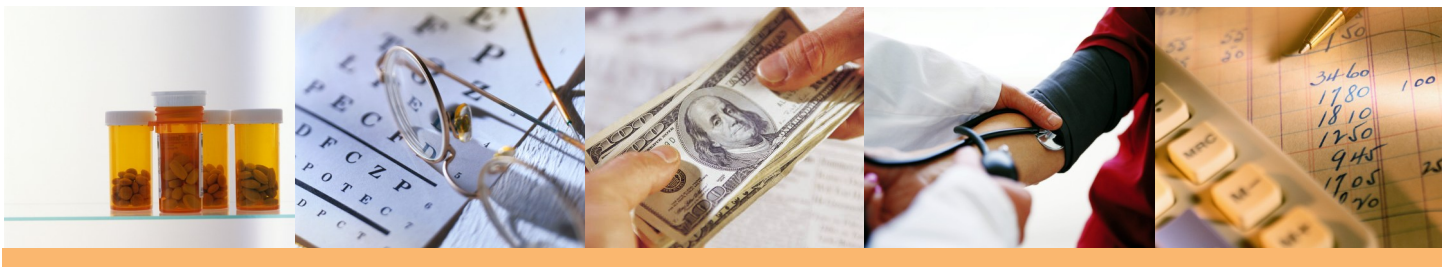
Expenses reimbursed from your flexible spending account cannot be claimed as a tax credit on your federal income tax return.

### Eligible Expenses

- Day Camps
- Before/After School Care
- Day Care Centers
- Au Pair/Nanny
- Nursery/Pre-School

### Ineligible Expenses

- Registration Fees
- Overnight Camps
- Care for child while not working
- Kindergarten
- Food, Activity
- Transportation
- Books
- Clothing
- Entertainment
- Summer Camps



## The Rules of FSA

### Who is eligible to participate?

All benefit eligible employees are able to participate in the FSA Plan and must elect to do so during your employer's Annual Open Enrollment Period. New employees hired during the plan year will become eligible to participate in accordance with your employer's new hire guidelines. Contact your HR/Benefits Department for additional information on benefits eligibility.

### Changes to Your Election

Once you have enrolled in the FSA, your election is irrevocable unless you have a change in family status such as: marriage, divorce, birth or adoption of a child, change in your or your spouse's employment status, death of a dependent, unpaid Family Medical Leave Act (FMLA) or non-FMLA leave, or involuntary loss of spouse's coverage. The change in election must be consistent with the change in status that has occurred and must be requested within 31 days of the event.

### Forfeiting Funds

All pre-tax funds in an FSA or DCA that are not used for eligible expenses incurred during the plan year or grace period **will be forfeited**. This is mandated under the IRS "use it or lose

it" rule. Parking and Transit funds will be rolled over. **To avoid forfeiting funds, you should plan for your expenses very carefully.** To assist in your calculations, visit our website for helpful information for eligible expenses and expense estimation worksheets. You may also check your balance, reimbursements and submit claims throughout the plan year through your online account at [asuresoftware.wealthcareportal.com](https://asuresoftware.wealthcareportal.com) or via our mobile app.

### Transferring Funds

IRS regulations do not allow money to be transferred from Healthcare FSAs to Dependent Care FSAs or vice versa.

### Reimbursement Request Filing Deadlines

Your expenses must be incurred during the plan year. The expenses must be submitted to Asure before the end of the "Run-Out" period. **Any amount remaining in your FSA/DCA at the end of the run-out period deadline will be forfeited.**

## How to Access the Funds

### Reimbursements

Healthcare FSAs are pre-funded, and you are eligible to receive reimbursement up to your elected annual contribution from the start of your FSA plan. The Healthcare FSA funds that are reimbursed to you will be recovered as your deductions are taken from each paycheck throughout the plan year.

Dependent Care FSAs are NOT pre-funded, so you will only receive reimbursement up to your year-to-date contributions from payroll deductions.

### Payment Method Choice

You may pay with your benefits card at the time of incurred expense, or pay the provider out-of-pocket and file a Reimbursement Request to receive payment. Be sure to keep a receipt for any Benefits Card purchases, as Asure may ask for a copy of your expense to comply with IRS Regulations.

### Reimbursement Request

To obtain reimbursement through your FSA, you must complete a Reimbursement Request form and attach all itemized receipts from the service provider. Cancelled checks, bankcard/credit card receipts and credit card statements are not

acceptable forms of documentation. The receipt must come from a 3<sup>rd</sup> party and include the following information:

- For whom service was incurred
- Date of the service
- Name of provider
- Amount of service
- Type of service

You are responsible for paying your charges from a provider, unless you are using the prepaid benefits card.

## Reimbursement Request & Payments

Requests for reimbursement are processed Monday through Friday. After submission and substantiation, your claim will be processed within **72 business hours**.

### Still have Questions?

Contact our Participant Services Department at  
**888-862-6272**,  
Monday – Friday,  
7 am – 5 pm CST.





## The Rules of a Transit/Parking Plan

### What is a Qualified Transit Benefit?

A qualified transit benefit or commuter plan, is an employer-sponsored benefit program that allows you to set aside pre-tax funds to pay for qualified mass transit and parking expenses associated with your commute to work. You can choose to participate in one of or both the transit and parking plans.

### Who is eligible to participate?

All benefit eligible employees are able to participate in the QTB Plan and must elect to do so during your employer's Annual Open Enrollment Period. New employees hired during the plan year will become eligible to participate in accordance with your employer's new hire guidelines. Contact your HR/Benefits Department for additional information on benefits eligibility.

### Contribution Limits

Monthly contribution limits are set by the IRS. In 2025, these limits are \$325 for Transit and \$325 for Parking. You are unable to contribute or claim expenses above these limits per month. Expenses above these limits cannot be applied to future months.

### Changes to Your Election

Elections in the QTB plan may be changed on a month to

month basis, based on your needs. You can join or terminate your participation in the plan at any time.

### Unused Funds

You may carry over unused funds at the end of the plan year, IF you continue to participate in the plan. You can check your balance, reimbursements and submit claims throughout the plan year through your online account at [asuresoftware.wealthcareportal.com](https://asuresoftware.wealthcareportal.com) or via our mobile app.

### Reimbursement Request Filing Deadlines

Your expenses must be incurred during the plan year. The expenses must be submitted to Asure before the end of the "Run-Out" period.

**For QTB plans, you must submit claims within 180 days from when it was incurred.** Claims submitted outside of 180 days cannot be reimbursed.

### Reimbursement Filing for Terminated Employees

Upon termination, you have a run-out period of 90 days to submit claims that were incurred prior to the date of termination. At no time can a claim be submitted longer than 180 days past the date of service.

## Eligible Expenses

### Mass Transit

Expenses for public transportation and van pooling. The mass transit vehicle may be publicly or privately operated and includes bus, rail or ferry.

### Parking

Expenses incurred at or near your work location or a location from which you continue your commute to work by car pool, van-pool or mass transit. Parking meters, garages and lots also qualify.

### Payment Method Choice

You may pay with your benefits card at the time of incurred expense, or pay the provider out-of-pocket and file a Reimbursement Request to receive payment. Be sure to keep a receipt for any Benefits Card purchases, as Asure may ask for a copy of your expense to comply with IRS Regulations.

#### Eligible Transit Expenses

- Mass Transit Passes
- Fares, Cards, Vouchers
- Van Pooling

#### Eligible Parking Expenses

- Parking near your workplace
- Parking at a mass-transit site
- Meters, Garages, Lots

#### Ineligible Expenses

- Tolls
- Gas
- Mileage
- Other personal transit expenses
- Expenses occurred while travelling (for business or personal)
- Expenses for Spouse or Dependents
- Parking near your home

## Using Your Prepaid Benefits Card

A prepaid benefits card provides instant access to your FSA funds, thereby eliminating the need to pay your expenses “out-of-pocket” at the time of service. This feature minimizes the chances of forfeiting any funds allocated to your FSA plan. After you enroll, we will send you a welcome package with detailed instructions on using your prepaid benefits card.

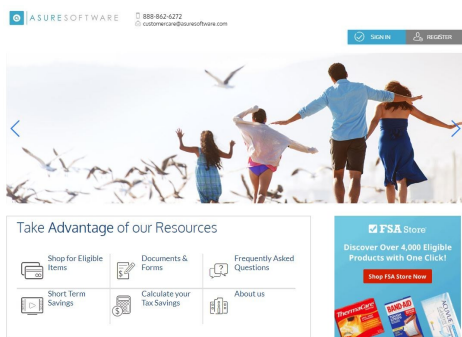
Additionally, there is no waiting for reimbursement because you are accessing your FSA funds when your expense is incurred. The prepaid benefits card can hold all of your Reimbursement plan funds (Dependent Care, Healthcare FSA, Parking and Transit) on one card, this way you are able to use the same card for any type of expense.

The card will only work at qualified merchants who accept MasterCard® such as doctor's offices, hospitals, pharmacies, dental offices, vision providers, and other healthcare related merchants as determined by IRS regulations. It will not work at restaurants, gas stations, ATMs, some grocery stores, and/or department stores. Present your prepaid benefits card at the time of payment to make your purchase. The provider will be paid and your account balance will automatically be adjusted for the purchase amount. **Be sure to get a receipt showing your purchase, as you may be asked to present it at a later date.**

The IRS requires that you keep ALL receipts for your FSA expenses, regardless of the method of payment. Typically, when you pay with your prepaid benefits card at a pharmacy or doctor's office, receipts will not be required for the purchase. If a receipt is necessary Asure Software will mail a Receipt Request Statement to your home (or via email) asking for the receipt. If you fail to provide a receipt to Asure, your card may be suspended until the necessary receipt is received.

### Need to check your balance?

Asure provides a couple ways to access your account: online via our website: [asuresoftware.wealthcareportal.com](https://asuresoftware.wealthcareportal.com) and a mobile app (available for Android and Apple devices). Both provide the same features and account details including account balance, claim/transaction information, plan year and claims filing deadlines, submit receipts for reimbursement or card substantiation, and view and manage alert communications via email and text – and much more!



<https://asuresoftware.wealthcareportal.com/>



### Asure Wealthcare Mobile App



## How to Enroll in the FSA Plan

### Step 1:

Carefully estimate your expenses for the upcoming plan year. Helpful information such as eligible expense listings can be found on your login page at: [asuresoftware.wealthcareportal.com](https://asuresoftware.wealthcareportal.com)

### Step 2:

Using your estimated annualized amount from step 1, determine your contributions. Simply divide the annual amount by the number of pay periods that you will have during the plan year.

### Step 3:

Complete your enrollment with your employer, which authorizes them to set aside funds each pay period for your expenses. This amount will be deducted on a pre-tax basis evenly from each of your paychecks to your FSA account.

Remember, that the amount you select will be set aside before any Federal, Social Security, or in most cases, state taxes are calculated.

For more information, contact your HR Department.