

# FLEXIBLE SPENDING ACCOUNT

(Health Care, Combination, Limited Purpose FSA)

## FREQUENTLY ASKED QUESTIONS



### What happens if I terminate my participation or employment, or my position is reduced to part-time during the year?

Once your employment is terminated, you have a qualified status change that permits you to terminate your plan participation while remaining actively employed, or if you no longer meet eligibility requirements, your Plan Year will end based on your employer's termination rules. You will only be able to submit expenses for reimbursement which were incurred during the period of time you were covered under the plan. Please contact Aptia to determine your coverage dates and claim submission deadline. If you elect FSA COBRA, you can continue to submit expenses until your account balance is zero.



### During what timeframe are expenses eligible for reimbursement?

An expense is "incurred" on the date you receive the service or treatment, not the date you are billed or when you paid for the service.\* Only eligible expenses that you incur during the plan year will be reimbursed. You will have a run-out period after the end of the plan year during which you can submit claims for expenses incurred during the plan year. This run-out period

varies from company to company, so please check your Plan Highlights online for information.

\* There are special rules for Orthodontia reimbursement. See the Aptia website for details.

### How do I get reimbursed?

If you did not use your Aptia Benefits Card to pay for the expense, you can log into Aptia participant portal at [www.yourflexbenefits.com](http://www.yourflexbenefits.com) to enter your claim. As part of the process, you can either scan and upload your documentation or print out a special fax cover sheet and fax in your supporting documentation. Claims may also be submitted through the Aptia "Your Flex Benefits" mobile app once you have created your online account.

### How will I know how much money I have in my account(s)?

You can check your account balance 24 hours a day, seven days a week on Aptia participant website at [www.yourflexbenefits.com](http://www.yourflexbenefits.com), through the "Your Flex Benefits" mobile app, or by calling the Aptia Participant Services team at (866) 268-0142 Monday through Friday from 8 am to 9 pm ET. You will also receive balance information with each reimbursement check or email notification for direct deposits.

### Why am I being asked to send in a copy of my receipt?

Aptia may request documentation to substantiate your claim or Benefits Card transaction to align with the Internal Revenue Service (IRS) requirements. Even if you incur an expense at a medical or dental provider's office, we may request documentation to validate the type of treatment or procedure. Remember, not all services provided by medical, dental and other healthcare providers are eligible for reimbursement through your Health Care FSA. For example, you could have had your teeth whitened at the dentist (a cosmetic procedure) which is not Health Care FSA, Combination FSA or Limited Purpose FSA eligible. Remember to keep a copy of your receipt in the event you are asked to provide it.

## CONTACT INFORMATION

Aptia Participant Services representatives are available Monday through Friday 8 am to 9 pm ET.

Phone: (866) 268-0142

Fax: (844) 791-8319

Web: [www.yourflexbenefits.com](http://www.yourflexbenefits.com)



The information contained herein is considered to be general in nature. In the event that anything on this flyer differs from the information contained in your company's plan provisions as set forth in the Summary Plan Description and/or Plan document, those documents shall prevail.