

FlexSteps

YOUR PATH TO EASY FLEXIBLE SPENDING STARTS HERE!



This is your post-enrollment guide to the resources, tools and tips that will allow you to get the most out of your Spending Account.

You enrolled in the Spending Account benefit to take advantage of the serious tax savings it affords. Mission accomplished!

What's next? Now it's up to you to make sure you are reimbursed for all of the monies you elected (within IRS rules, of course). In other words, it's time for you to take it back! It's not hard to get from here to there, and doing so can be made easier and more convenient by using the tools and resources at your disposal.

1 STEP



Get Connected

Before you do anything else, we recommend you take the actions outlined below. These actions don't take a very long time to complete, but they do give you the ability to optimize how you get reimbursed and stay connected to your account.

If you use these resources and tools, you will see your reimbursements flow quickly and you will be kept well informed along the way. If you're not a new enrollee, it's still a good practice to use these resources and tools to make sure your account is set up to your liking at the beginning of each new benefit period.

What You Should Do	Why You Should Do It
<p>Check Your Mailbox for Benny (new participants only)</p>	<p>The Benny Prepaid Benefits Card is your most convenient method of paying for qualifying expenses at the point of sale or service. When you pay with Benny, you do not have to incur the expense and submit a claim, then wait for reimbursement. Benny usually arrives within 2-4 weeks of enrollment. Be sure to activate and sign your card before using it!</p>
<p>Log In to www.myFlexDollars.com</p> <p></p> <p>Logging in for the first time?</p> <p>Your Username Is: Your Social Security #</p> <p>Your Password Is: dollars</p>	<p>This online resource provides you with direct, real-time access to just about everything you will want or need to know about your account.</p> <p>While you're logged in:</p> <ul style="list-style-type: none">> Change your password – you will be required to do so upon entering the site. You also have the option of changing your Username.> Enter your email address – if you prefer to receive account notices electronically, entering your email address will make this possible.> Sign up for text messages – similarly, if you want to be updated on your account activity via text message, providing the number of a smart phone capable of receiving text messages will allow this to happen.> Sign up for direct deposit – if you wish to have your reimbursements directly deposited into a bank account, here is where to select this option.> Enter information about your dependents – this will save time later if you plan to submit expenses for reimbursements tied to eligible dependents.> Check out the “Forms” section – here you will find more detailed information about Spending Accounts, reimbursement claim forms, and more. Check here first whenever you have a question about your account.

What You Should Do



Download the myFlexDollars Mobile App

Why You Should Do It

If you have an iPhone®, iPod Touch®, iPad®, or Android®-powered device, you can use this FREE app to check your account balance, file a claim and submit health care receipts using your mobile device's camera. To download, visit your device's App Store and search "myFlexDollars".

2 STEP



Get Informed

The key to easy participation in a Spending Account is to understand:

- > The specifics of your account(s) - election amounts, plan dates, etc.
- > What expenses qualify for reimbursement (remember not ALL expenses qualify for reimbursement)
- > When and how you get your reimbursements. This includes the ongoing claim reimbursement schedule, as well as your annual deadlines (your last date of service and last claim date)

You can use the chart below to find this and other valuable information.

Learn About:	Where:
Using myFlexDollars.com	In the Quickstart Guide , located under the Forms tab on www.myFlexDollars.com
Your Plan's Final Service Date & Final Filing Date	These dates can be found right on the Homepage of www.myFlexDollars.com
Your Eligible Amounts (your election amounts)	Your eligible amounts can be found in the Account Summary section under the Accounts tab on www.myFlexDollars.com
Claim Payout Frequency	In the Payout Calendar , located under the Forms tab on www.myFlexDollars.com
Qualifying Expenses	In the applicable Qualifying Expenses document, located under the Forms tab on www.myFlexDollars.com
Frequently Asked Questions	In the applicable Spending Account FAQ , located under the Forms tab on www.myFlexDollars.com
General Plan Information	In the Spending Account Summary Plan Description (SPD) , located under the Forms tab on www.myFlexDollars.com

3 STEP

Start Spending!

Now that you understand how to make the most of your Spending Account, start spending!

- > Once you start incurring expenses, decide which way you'd like to submit your claims.
- > Your claim submission options are listed below.

Your Benny™ Prepaid Benefits Card



Using your Benny is the quickest and most convenient way to get reimbursed for your spending account expenses.

When you use your Benny, you have automatic access to your spending account funds. You don't have to pay for an item and then wait to be reimbursed.

Using the myFlexDollars Website

[myFlexDollars.com](http://www.myFlexDollars.com)

You can submit your claims conveniently online through www.myFlexDollars.com.

Although reimbursement is not immediate, you have access to tools that make the process easier, such as the receipt upload tool. You simply enter in your claim information and attach your receipts by clicking "upload". It's that simple!

If you are having trouble uploading your receipts, simply fax the receipt(s) along with the Claim Confirmation Form (from myFlexDollars) to 1-866-406-0946.

Using the myFlexDollars Mobile App



The myFlexDollars Mobile App allows you to submit a claim on-the-go. Using your mobile device, simply choose the account type, the date, and the amount of your expense. Then use your device to take a picture of your receipt and upload it.

Please note the mobile app online claim submission feature is limited to health care/medical spending account expenses.

Using a Claim Form



If you do not have access to the internet or would prefer to send your spending account claims manually, you still have the option to complete and submit a claim form.

Claim forms can be found online at www.myFlexDollars.com or you may request a paper claim form by calling 1-800-307-0230.

Keep Your Receipts!

Remember, no matter which claim submission method you use, you should always save your receipts. The IRS requires that we validate every spending account purchase submitted for reimbursement. If we can't tell what you bought - and we try really hard to be able to do that - you are going to be required to supply a receipt. In most cases you will not be asked to provide a receipt, but be sure to save them just in case.

**Still have questions about your Spending Accounts?
Call the Employee Benefits Center at 1-800-307-0230.**