How it Works

There are two types of Flexible Spending Accounts, a Health Flexible Spending Account and a Dependent Care Flexible Spending Account. The amounts you decide to set aside in one, or both, of these accounts during the year will be deducted pre-tax in equal amounts from each paycheck and credited to your account. Then, when you have an eligible expense, you can submit it for reimbursement from your account. There’s a reimbursement request form you’ll need to complete. You’ll also need to provide bills or receipts that clearly state the type and amount of expense you have incurred, the date the expense was incurred (not paid), and the name of the service provider.

Health FSA (HFSA)

The HFSA allows you to set aside dollars on a pre-determined basis in order to pay health care expenses on a pre-tax basis. Participants save state (where applicable), federal income and FICA taxes. The HFSA can be used to help cover certain health expenses not covered by your insurance plan(s) like office visit copays, dental copays and vision care.

- Your full election is available to you on the first day of the plan year
- Eligible health care expenses will be reimbursed up to your specified annual election
- Amounts submitted for reimbursement must not be a covered expense by your health plan
- Reimbursement goes directly to you

Dependent Care FSA (DCFSA)

If you incur dependent care expenses so that you (and your spouse if you are married) can work, a Flexible Spending Account could save you money.

- Change in Marital Status
- Change in Number of Dependents
- Change in Employment Status
- Legal Decree Orders for Change in Coverage
- Loss of Insurance Coverage for Spouse/Dependent

Direct Deposit

Some plans allow for a direct deposit option. If your employer’s plan has that option, you can elect to have your FSA reimbursements deposited directly to your checking or savings account.

To set-up direct deposit, you need to complete an Authorization Agreement for Direct Deposits. You can request this form from your personnel department or you can download it from our web site, www.combinedservices.com.

On-Line Account Information

You can check the status of your account at any time by visiting our web site, www.combinedservices.com. Every participant receives a welcome letter shortly after enrollment. The letter provides you with a Personal Identification Number (PIN) and instructions.

How to Request Reimbursement

To request reimbursement for your qualified expense, you need to complete and submit a reimbursement request form with supporting documentation.

- Date of service within the plan year (or within the grace period if applicable to your plan)
- The recipient of the service and relationship to you
- The type of service rendered or item purchased
- Where the service was rendered or item was purchased
- The dollar amount of the service or item
- Your signature

Attached to your request form should be:

- Documentation for services rendered or items purchased (should show item or service; where and when the item was purchased or services were rendered; and the cost)
- Substantiation for items or services that require additional documentation by IRS

The request form with the proper documentation (copies are fine) can be submitted by mail, fax or e-mail to:

Combined Services LLC, PO Box 1320, Concord, New Hampshire 03302-1320
Fax: 1 603 224-0230
E-Mail: flexiblebenefits@combinedservices.com

Your Flexible Spending Account

If you have medical or dental expenses that are not covered by insurance or if you pay for childcare so that you and your spouse can work, a Flexible Spending Account (FSA) could save you money.

Participating in these accounts can provide savings by using pre-tax dollars to pay for your uncovered medical or dependent care expenses.
Examples of Eligible Health Care Expenses

The following are examples of expenses that are eligible for reimbursement through an HSA. You can reference your income tax return to find a more complete list or reference IRS Publication 502.

- Acupuncture
- Alcoholism
- Ambulance hire
- Artificial limbs
- Artificial teeth
- Birth control pills
- Birth prevention surgery
- Braces
- Braille - books & magazines
- Care for mentally handicapped child
- Chiropractors
- Christian Science practitioners’ fees
- Co-insurance
- Contact lenses (prescription)
- Contact lens supplies
- Cosmetic surgery (medically necessary procedures)
- Dental services
- Dental fees
- Dentures Diagnostic fees
- Drug & medical supplies
- Expenses applied toward the deductible for your health care coverage
- Eyeglasses, including examination fee
- Fee of practical nurse
- Fees of licensed osteopaths
- Handicapped persons special school
- Hearing devices & batteries
- Home improvements motivated by medical consideration
- Hospital bills
- Insulin
- Laboratory fees
- Lasik eye surgery
- Lead base paint removal for children with lead poisoning
- Membership fees for associations furnishing medical services, hospitalization, & clinical care
- Naturopathic office visit / consultation
- Nurses’ fees (including nurses board & Social Security tax where paid by taxpayer)
- Obstetrical expenses
- Office visit copays
- Operations & related treatments
- Orthodontia*
- Orthopedic shoes
- Oxygen
- Physically/mentally challenged persons cost for special home
- Physician fees
- Physician recommended swimming pool or spa equipment costs & maintenance
- Prescribed Medicine
- Prescription copays
- Psychiatric care
- Psychologist fees
- Routine physicals & other non-diagnostic services & treatments
- “Seeing-eye” dog & its upkeep
- Special communication equipment for the deaf
- Special education for the blind
- Special plumbing for the handicapped
- Sterilization fees
- Surgical fees
- Therapeutic care for drug and alcohol addiction
- Therapy treatments
- Transportation expenses primarily for rendition of medical services, i.e. railroad fare to hospital or to recuperation home, cab fare in obstetrical cases
- Tuition at special school for handicapped
- Vitamins (if they require a prescription)
- Wheelchair
- X-rays

* Orthodontia is reimbursed according to your contract with your orthodontist (i.e. if your contract indicates monthly installments of $150 per month, you can only be reimbursed for each month’s installment as it comes due). A copy of the contract is required with your first claim.

Examples of Eligible Over-the-Counter Items

Please Note: As of January 1, 2011, over-the-counter (OTC) medicines (except insulin) are not eligible for reimbursement without a prescription. These changes are a result of the Patient Protection and Affordable Care Act (PPACA) and Health Care and Education Reconciliation Act (HCERA) collectively “the Act” of March 30, 2010. The eligibility of items used for medical care that are not medicines or drugs were not affected by the Act. Thus, equipment such as crutches, supplies such as bandages, contact lens solution and diagnostic devices such as blood sugar test kits still qualify for reimbursement by the FSA.

Eligible without a prescription

- Bandages
- Blood Pressure Monitor
- Carpal Tunnel Support
- Contact Lens Solution
- Crutches
- Ear Care
- Eye Care
- Eye Drops (non-medicated)
- First Aid Supplies
- Hearing Aid Batteries
- Personal Test Kits
- Pinworm Treatments
- Pregnancy Tests
- Reading Glasses
- Wound Care (e.g. Gauze)
- Acne Controllers
- Allergy & Sinus medicine
- Antibiotics
- Anti-Diarrheals
- Anti-Gas Products
- Anti-Itch & Insect Bite Ointments
- Anti-Parasitic Treatments
- Baby Rash Ointments/Creams
- Cold Sore Remedies
- Cough, Cold & Flu Medicines
- Digestive Aids
- Feminine Anti-Fungal/Anti-Itch Creams
- Hemorrhoidal Preps
- laxatives
- Motion Sickness Medicines
- Pain Relievers
- Respiratory Treatments
- Sleep Aids & Sedatives
- Stomach Remedies

Items that require a prescription

- Acid Controllers
- Allergy & Sinus medicine
- Antibiotics
- Anti-Diarrheals
- Anti-Gas Products
- Anti-Itch & Insect Bite Ointments
- Anti-Parasitic Treatments
- Baby Rash Ointments/Creams
- Cold Sore Remedies
- Cough, Cold & Flu Medicines
- Digestive Aids
- Feminine Anti-Fungal/Anti-Itch Creams
- Hemorrhoidal Preps
- laxatives
- Motion Sickness Medicines
- Pain Relievers
- Respiratory Treatments
- Sleep Aids & Sedatives
- Stomach Remedies

**Questions**

Our Flex Benefit Team is available to answer phone calls and respond to emails:

Monday through Friday - 8:00am to 4:30pm

With Extended Phone Hours:

Tuesday & Thursday - 4:30pm to 5:30pm

Phone: 1 888 227-9745

Email: flexiblebenefits@combinedservices.com