

HEALTH CARE FLEXIBLE SPENDING ACCOUNT



A health care flexible spending account (HCFSAs) offers plan participants the ability to pay for common health expenses on a pre-tax basis and experience tax savings ranging from 25-40% on the dollars contributed to the plan. The Flores Dedicated Account Manager Service Model combined with an innovative proprietary technology platform and compliance support simplifies administration of FSA benefit plans for employers and provides a benefits experience plan participants will enjoy.

PLAN FEATURES:

- A dedicated account manager
- Per pay period reconciliation of contributions for accounting integrity with flexible funding options
- Daily quality assurance audits
- Employer web portal for real-time participant updates and on demand reporting
- Participant web portal for claims filing and online account management
- Debit card and claims reimbursement included with direct deposit option
- e-Status notification system to notify participants of claim and account status
- Flores Mobile app for mobile claims filing and account details
- Employer FICA savings on participant contributions
- Standard plan documents provided
- Annual Non-Discrimination Testing Included



ALLOWABLE EXPENSES INCLUDE*:

- Co-payments, deductibles and other out of pocket expenses related to medically necessary services
- Prescriptions
- Dental and vision services
- Over-the-counter medications and supplies
- Menstrual care items

* Enrollment in a healthcare FSA will impact HSA eligibility unless the healthcare FSA is limited to dental, vision, and post-deductible expenses.

FROM OUR CLIENTS: THE FLORES DIFFERENCE

"We have HRA, FSA and COBRA with Flores. I just wanted to let you know how pleased we are, working with Katlin on our account. When I call in with any questions or issues, Katlin is very knowledgeable and always so helpful. I feel very comfortable and confident with her as our Account rep. I wish we had other Accounts reps as professional as her."

- Amy McNeil, HR Generalist, Graystone Eye -

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT



The dependent care flexible spending account (DCFSA) offers plan participants the opportunity to realize significant tax savings, ranging from 25-40%, on expenses incurred for the care of qualified dependents. The Flores easy no-wait claim filing process delivers reimbursement funds quickly to optimize the participant experience while the signature Flores e-Status system keeps participants informed of claim and reimbursement activity.

PLAN FEATURES:

- A dedicated account manager
- Per pay period reconciliation of contributions for accounting integrity
- Weekly balance reports to the employer
- Daily quality assurance audits
- Employer web portal for real-time participant updates and on demand reporting
- Participant web portal for claims filing and online account management
- Easy no-wait dependent care reimbursement process with direct deposit option
- Daily claims reimbursements
- e-Status notification system to notify participants of claim and account status
- Claims filing and balance reminders to participants
- Flores Mobile app for mobile claims filing
- Employer FICA savings on participant contributions



FROM A PARTICIPANT: SERVICE EXPERIENCE

"Thank you for the rapid correspondence and clear communication. Excellent customer service and professionalism...Once again pinnacle service."

- Dependent Care FSA Participant Feedback to an Account Manager -

To request a proposal or obtain more information about Flores' FSA administration services, please contact your business development partner via email or by phone at (800) 532-3327.

