






What expenses will you incur during the plan year?

-  Deductibles, coinsurance or copayments \$ _____
-  Dental Care (exams, fillings, crowns) \$ _____
-  Vision (exams, contacts, frames) \$ _____
-  Hearing Care (exams, hearing aids and batteries) \$ _____
-  Infertility treatment \$ _____
-  Insulin and diabetic supplies \$ _____
-  Prescription drugs (e. g. generic, brand, formulary, injectables) \$ _____
-  Total pre-tax contributions to Healthcare Flexible Spending Accounts: \$ _____

Contact a The Advantage Group representative
By phone: (877) 506-1660
Email: support@enrollwithtag.com



WHAT IS FSA

Flexible Spending Accounts (FSAs) are a great way to save on income taxes while you budget for healthcare and dependent care expenses. Your contributions to the FSAs are made with pre-tax dollars, meaning you pay no federal or Social Security taxes on that money and, depending on your state, you may not have to pay state taxes either (CA included). This leaves a smaller amount of your income subject to taxes. And when you pay less in income taxes, your take-home pay increases!

Your Options

HEALTH CARE FSA (HC FSA)
not available if enrolled in the UHC HSA medical plan

Limited Purpose FSA (LP FSA)
available if enrolled in the UHC HSA medical plan

Dependent Care FSA (DC FSA)

How FSA(s) Work

1

ESTIMATE YOUR NEEDS

Estimate your out-of-pocket healthcare and/or dependent care expenses for the year.

2

ELECT YOUR CONTRIBUTION AMOUNT:

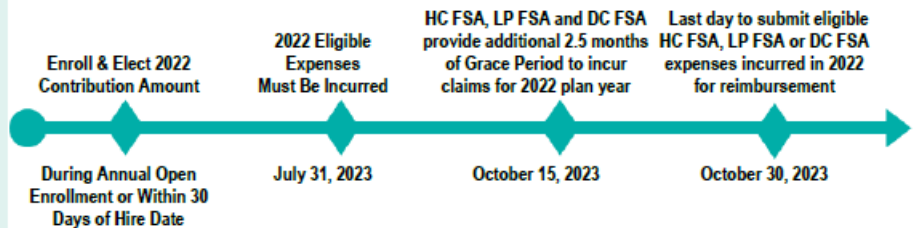
HC FSA/LP FSA: up to \$2,850/year
DC FSA: up to \$5,000 per year
Your total annual election will be deducted from each paycheck on a pre-tax basis

3

USE/MANAGE YOUR FSA

HC FSA/LP FSA: use your preloaded FSA debit card to pay for health care expenses or pay out-of-pocket and submit receipt online for reimbursement
DC FSA: limited to out-of-pocket expense claim reimbursement only

FSA Key Deadlines





FSA AT A GLANCE

How Does FSA Work?

HEALTH CARE FSA AND/OR LIMITED PURPOSE FSA	DEPENDENT CARE FSA
Purpose	
<p>HC FSA allows you to use pre-tax dollars to help pay for out-of-pocket costs for healthcare (medical, dental, vision) expenses such as deductibles, copays, and other share of costs.</p> <p>If enrolled in Health Savings Account (HSA), LP FSA allows you to use pre-tax dollars to help pay for out-of-pocket costs for dental and vision expenses such as deductibles, copays, and other share of costs. This plan is limited to dental & vision expenses only.</p>	<p>DC FSA Allows you to use pre-tax dollars to reimburse yourself for eligible dependents' day care needs. Under certain circumstances, the account may be used to help pay for the care of elderly dependents or a disabled spouse or dependent.</p> <p>Your dependent care expenses must be for qualified individuals, including: Your dependent child under the age of 13 who lives with you for more than half the year. Your spouse or other tax dependent who is physically or mentally incapable of self-care and lives with you for more than half the year.</p>
How Much You Can Contribute	
<p>You may elect to contribute a whole-dollar amount between \$100 and \$2,850 per participant for the full plan year through payroll deductions. You cannot change your election mid-year unless you have a Qualifying Life Event.</p>	<p>You may elect to contribute a whole-dollar amount between \$100 and \$5,000 per year, per household (\$2,500 if you are married and file separate tax returns) through payroll deductions. You cannot change your election unless you have a Qualifying Life Event.</p>
When Are the Funds Available	
<p>Your entire annual contribution election is available for reimbursement on August 1st, even if you have not contributed the full amount to your account.</p>	<p>Your funds become available as your contributions are made through payroll deductions. If you file a Dependent Care reimbursement claim that is more than the amount you currently have accumulated in your FSA, you will be reimbursed only up to the amount you've contributed to date. You will be reimbursed for the rest of the claim as the funds get added into your account each pay period.</p>
Reimbursement Process	
<p>You can use the FSA debit card to pay for any approved expenses or submit a claim for reimbursement.</p> <p>You'll be reimbursed up to the full amount you elected to contribute for the year, minus any paid claims.</p> <p>You cannot transfer funds between the FSA accounts.</p> <p>Be sure to keep your receipts in case your account is audited.</p>	<p>Once you have paid for expenses that qualify for reimbursement from the DC FSA, you will need to submit a claim.</p> <p>You'll be reimbursed up to the amount currently in your account.</p> <p>Dependent Care providers must be able to provide their Tax ID or SSN on the invoice presented. They cannot be a relative living in the same household or dependent children under the age of 19.</p>
"Use it or Lose It" Rule	
<p>Any remaining balance as of October 30, 2023, is forfeited per Internal Revenue Code, meaning those funds may not be paid back to you in cash or carried over for use in future plan years.</p>	<p>Any remaining balance as of October 30, 2023, is forfeited per Internal Revenue Code, meaning those funds may not be paid back to you in cash or carried over for use in future plan years.</p>



How Do I Create An Online Account?

All active participants have access to their online account features at:

<http://enrollwithtag.wealthcareportal.com>

Here you can easily access all of your account's activities, including viewing up-to-date account balance information, pending claims status, claims history, and submit for claims reimbursement from your personal account page.

Follow these simple instructions to create your account (new users):

Logon to: <http://enrollwithtag.wealthcareportal.com> and select **REGISTRATION**. Follow the prompts and enter your information. Select **NEXT** and create your **USERNAME AND PASSWORD**. Your login is now established and you will be directed to your personal account page where you can view up to date account information and access a variety of additional account features.

How Do I Submit Claims and Request Reimbursements Online?

You can pay out of pocket and request reimbursement through your online account. Your reimbursement can be paid to you as a check or direct deposit.

Follow these simple instructions to submit your claims:

Login to <http://enrollwithtag.wealthcareportal.com> and select **CLAIMS & PAYMENTS** from the drop-down menu, then click on **SUBMIT A CLAIM**. Review the 3 steps and click **NEXT**. Enter your receipt information and then click **ADD**. Please note: you can enter one expense at a time and you will be able to track each expense separately. After all expenses are entered, click **NEXT**. Follow the Upload instructions to upload your receipt(s) and click **NEXT**. Once Receipt is uploaded correctly, it will be referenced below **UPLOADED RECEIPT FILES FOR THIS CLAIM**. Please click on **SUBMIT RECEIPT FOR THIS CLAIM** to complete the process.

For more assistance please contact TAG participant support: (877) 507-1660 or support@enrollwithtag.com

GET THE TAG BENEFIT CENTER MOBILE APP TODAY!

FSA: WHAT IS AND ISN'T ELIGIBLE

What qualifies for FSA?

HEALTH CARE FSA	DEPENDENT CARE FSA
<ul style="list-style-type: none"> • Deductibles/coinsurance/copays • Contact lenses/eyeglasses/LASIK • Dental treatments/orthodontia • Hearing exams & hearing aids • Chiropractic/Acupuncture care • Durable medical equipment (DME) • Prescription drugs • Over-the-counter medications (OTC) and qualified OTC first aid type items • Other qualified medical expenses • For a more extensive list of qualified medical and dependent care expenses, visit the IRS website at: www.irs.gov/pub/irs-pdf/p502.pdf 	<ul style="list-style-type: none"> • After school program for child(ren) • Au Pair for child(ren) • Nursery School/Preschool • Before or after school programs for child(ren) • Adult daycare center • Transportation to and from eligible care (provided by your care provider) • Summer day camp for child(ren) • Babysitting for child(ren) (Work-related, in your home or someone else's home) • For a more extensive list of qualified medical and dependent care expenses, visit the IRS website at www.irs.gov/pub/irs-pdf/p503.pdf

What can't I use my FSA for?

<ul style="list-style-type: none"> • Cosmetic expenses • Insurance premiums • Nutritional supplements • Weight loss programs • Personal use items • Medication from other countries 	<ul style="list-style-type: none"> • Activity fees • Educational, learning, or study skills services for child(ren) • Kindergarten/School tuition • Field trips for child(ren) • Custodial elder care (not work-related, for other purpose) • Meals, food or snacks for child(ren) • Sleep-away camp for child(ren) • Babysitting for child(ren) (not work-related)
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