

# Frequently Asked Questions

## WHAT IS A HEALTH CARE FSA?

A Health Care FSA is a pre-tax spending account that can be set up through your employer that allows you to set aside pre-tax dollars to cover qualified healthcare expenses for you and your tax dependents.

## WHAT EXPENSES ARE ELIGIBLE FOR REIMBURSEMENT?

Your Health Care FSA funds can be used for medically necessary medical, dental, vision, prescription, over-the-counter medications and supplies, as well as menstrual care items incurred during your active enrollment period.

When you enroll in a High Deductible Health Plan with an HSA, your eligibility to participate in a Health Care FSA will be impacted.

For a complete list of eligible expenses, visit: <https://www.irs.gov/publications/p502>.

### WHEN ARE FUNDS AVAILABLE?

Funds are available as soon as your plan year begins. You can be reimbursed up to your full annual election for the year as soon as the year begins. For example, if you contribute \$50 by January 31st and have a \$300 expense on February 1st, your Health Care FSA can cover the entire \$300 owed, as long as you elected an annual election greater than the amount owed and your balance at the time of the service (your annual election minus any prior reimbursements) will cover the expense.

### WILL I RECEIVE A DEBIT CARD?

Yes, when you enroll in the Health Care FSA a Flores Benefits Card will be mailed to your home mailing address. You can use your Flores Benefits Card at the point of service to avoid out-of-pocket costs. Save itemized receipts for the purchases you make using the card in case you receive a request for debit card documentation. Cards will be valid for several years, so save your card when your balance is spent. It will be reloaded if you enroll the next year.

### HOW DO I ORDER ADDITIONAL DEBIT CARDS?

You can order additional cards for eligible dependents on the Settings tab after you log in to the [Flores247 Web Portal](#) where you will manage your account.

### HOW CAN I GET REIMBURSED?

There are multiple ways to submit your claim:

- Electronically through [Flores247.com](#) by clicking on the “upload data” tab.
- Electronically through the [Flores Mobile app](#): click “capture,” take a picture of your documentation, and complete the required fields.

- Fax: 800.726.9982
- Mail: PO Box 31397 Charlotte, NC 28231

### WHEN WILL I BE REIMBURSED FOR MY CLAIM?

For claims received by Wednesday at 4 p.m. EST, you can expect reimbursement for eligible expenses to be issued that Friday; claims received after this time would be reimbursed the following week.

Update your email address in the Settings tab or enroll in text alerts on the [Flores247 Web Portal](#) to receive email or text updates on your claim!

### HOW DO I SETUP DIRECT DEPOSIT?

If you would like to have claim submissions reimbursed via direct deposit, you can setup direct deposit in the Settings tab at [www.flores247.com](http://www.flores247.com). Direct deposit requires a 10 business day prenote period before your account will be active.

### HOW CAN I MANAGE MY ACCOUNT?

You can view balance information, your claims filing deadline, as well as the status of claims you have submitted on your participant account at [www.flores247.com](http://www.flores247.com). If you have not logged in previously, you'll need to register as a first-time user using the PID that would have been sent when you first enrolled in a plan with Flores. If you do not have your PID or are needing help logging in, please don't hesitate to call our password reset hotline: 800.840.7684. Your PID can be found on any letter, email or communication you have received from Flores.

**Other tools you can use include:**

**[Flores Mobile App](#):** File claims, view balances, and upload debit card documentation

from your phone! Available for download in the [App Store](#) or [Google Play Store](#).

**IVR:** Call our IVR line at 888.586.3994 (Flores Benefits Card required) anytime to check your balance!

**SMS:** Text “balance” to 888.586.3994 to receive your balance via text (you must enroll in text alerts in the Settings tab at [www.flores247.com](http://www.flores247.com) first)

#### WHAT IS USE-IT-OR-LOSE-IT?

The FSA is a use-it-or-lose-it account. This means that funds that are not used during your active enrollment period and claimed by your claims filing deadline are required by the IRS to be forfeited.

#### WHAT IS A CARRYOVER?

Your employer may have a feature in place to allow you to carryover unused funds to the next plan year. Check with your Human Resources department to determine the specific details on your plan.

#### WHAT IS A GRACE PERIOD?

Some employers offer a 75 day grace period into the next plan year for you to incur expenses that may be applied against your prior plan year balance. For example, if you are enrolled in the FSA with a plan year of 1/1/2022-12/31/2022 and you have a balance on 12/31/2022 of \$50, you can apply claims for services you incur through 3/15/2023 against this balance. All claims for grace period services must be filed by the claims filing deadline for the prior year in order to apply.