# **Health Care Flexible Spending Account**

### What is a Health Care Flexible Spending Account?

The Health Care Flexible Spending Account (HCFSA) allows you to set aside money from your paycheck pretax to pay for out-of-pocket health care expenses. When you pay less in taxes, you have more money in your pocket. Most people save at least 25% on each dollar set aside pretax.

Eligible expenses include medical, prescriptions, dental, vision, hearing and over-the-counter health care products for yourself, your qualifying spouse and children.

## How much can I contribute to my HCFSA?

The limit is set by the IRS annually. For the current plan year (July 1, 2023 through June 30, 2024), the limit is \$3,050. The State of Delaware is also making a plan contribution available this year. The plan contribution does not affect the maximum amount that you may elect. You have the choice whether you want the plan contribution to apply to your Dependent Care FSA or to your Health Care FSA.

Enrollment Date Occurs Between	Plan Contribution
7/1/2023 - 9/30/2023	\$ 125.00
10/1/2023 – 12/31/2023	\$ 93.75
1/1/2024 – 3/31/2024	\$ 62.50
4/1/2024 - 6/1/2024	\$ 31.25

If you select to use the \$125 for health care, your maximum contribution cannot exceed \$3,050, and the \$125 will be added to your election for a maximum of \$3,175.

# How do I submit claims and get reimbursed?

As you incur expenses, you may submit a claim to be reimbursed. ASIFlex offers several easy ways to submit claims. You do not have to choose only one option; you can use multiple options throughout the year.

- ASIFlex mobile app Download the app and log in to your account. Then, justsnap a
  picture of your insurance plan explanation of benefits (EOB) statement, or itemized
  statement from your provider and submit a claim via the app. It's easy and it's fast!
- ASIFlex Online Sign in to your online account at ASIFlex.com to submit a claim.
- **Toll-free fax or mail** Download and complete a claim form. Then, submit it withyour insurance plan EOB or itemized statement. Keep a copy for your records.

Reimbursements will be made to you within three business days following receipt of a complete claim. Log in to your ASIFlex account to sign up for direct deposit reimbursement to a bank account of your choice.

# **Get your HCFSA information. Instantly.**

You can manage your HCFSA anytime, anywhere! Register to access your account information at ASIFlex.com.

Sign up for email and text alerts

Access account statement & balance

Submit claims

Sign up for direct deposit reimbursements

Read secure messages from ASIFlex

ASIFlex.com is an educational site as well. You can view an extensive listing of eligible expenses, read frequently asked questions, view educational videos, access claim and administrative forms and access IRS forms and publications.

For more information, view the employer plan document or visit ASIFlex.com to obtain IRS Publication 502, Medical and Dental Expenses; a list of eligible expenses; and general plan information.

# Check out over-thecounter (OTC) products

Bandages, blood pressure monitors, diabetic supplies, contact lens solution, menstrual care products, drugs and medicines are just a few of the eligible OTC items. Go to ASIFlex.com and click on the FSA Store link.

### **CRITICAL DEADLINES**

End of Plan Year – 6/30/24 Grace Period – beginning 7/1/24 and ending on 9/15/24 Claims Filing – 10/15/24 Last Day to Substantiate Overpaid Claims – 10/15/24

#### Get the ASIFlex app!

- Submit claims.
- Submit documentation.
- Access your balance and account statement.
   Search ASIFlex Self-Service and download the app today.





### **ASIFlex Customer Service**

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