



Benefits Bulletin

March 2012

Featured Topic: Healthcare Flexible Spending Accounts (FSA)

2011 FSA

Do you have a remaining balance in your 2011 FSA?

The funds in your FSA will be lost if you do not use them on eligible expenses.

A listing of eligible expenses can be found on Pay Flex's web site at <https://www.healthhub.com/MyDashboard/ResourceCenter/EligibleExpensesHealthcare.aspx>

2011 FSA Key Dates:

All expenses must be incurred on or before March 15, 2012

All claims must be submitted no later than April 29, 2012

Substantiation

Did you receive a notice from PayFlex that they need substantiation for a debit card transaction?

Situations where this is most likely to occur include:

- ***The amount of the debit card transaction does not match Fermilab plan 's co-payments for healthcare services or prescriptions***
- ***Dental services***
- ***Hospital services***



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- ***The provider's credit card system does not provide sufficient details of the transaction***

IRS guidelines require PayFlex to verify that debit card purchases are eligible FSA expenses.

PayFlex may request copies of bills and the carrier's explanation of benefits for services when you use your debit card.

To ensure compliance with IRS guidelines, PayFlex must deactivate your debit card if they do not receive requested documentation.

You can keep your card active by providing documentation that the card was used for an eligible expense.

The preferred documentation for medical and dental expenses is the insurance carrier Explanation of Benefits (EOB).

Itemized Statements are also an acceptable form of documentation. Itemized statements contain the name of the provider, a description of the service or product and the cost of the service or product.

Keep up to date with your FSA claims and balance by visiting the PayFlex web site at:

<https://www.healthhub.com/info/employee/Employees.aspx>.

If you do not have an account, you can register using your Fermilab Identification number (omit any zeros at the beginning of your number and omit any letter at the end) and your zip code.