



# Your Health Care & Dependent Care Flexible Spending Accounts (FSA)

An enhanced solution to help you pay for healthcare, child and dependent expenses.

## Important Dates

**Open Enrollment:** August 15 – August 30, 2024

**Period of Coverage:** October 1, 2024 – September 30, 2025

**Grace Period to Incur Claims:** Runs through December 15, 2025

**Run-out Period to Submit Claims:** Runs through December 31, 2025



# Table of Contents

- 3** Your Flexible Spending Accounts (FSAs)
- 4** Accessing your FSAs online
- 5** Add & remove bank account
- 6** How to file a claim
- 8** MetLife debit card
- 9** MetLife mobile app
- 10** FSA Frequently Asked Questions (FAQ)

## We're here to help

For questions, please contact MetLife Customer Service. We're available Monday through Friday, from 7:00 a.m. to 7:00 p.m. Central Time.

- Phone: 1-833-571-0500
- Email: [MetLife@service.healthaccountservices.com](mailto:MetLife@service.healthaccountservices.com)
- Online: [healthsavingsandspending.metlife.com](http://healthsavingsandspending.metlife.com)

# Your Flexible Spending Accounts



## What's an FSA?

A Flexible Spending Account (FSA) enables you to put aside money from your paycheck pre-tax, and then use that money to pay for qualified expenses. Your Employer provides you with the opportunity to enroll in two types of FSAs: a Health Care FSA and a Dependent Care FSA. You can set aside up to \$3,200/year with a Health Care FSA and \$5,000/year with a Dependent Care FSA on a pre-tax basis.

With a tax-advantaged FSA, you use pre-tax dollars to pay for qualified out of pocket expenses, like copayments and deductibles, prescription drugs, medical devices, and vision and dental care (with a Health Care FSA) and the cost of after school care, summer day camps and elder care (with a Dependent Care FSA).<sup>1</sup> You'll pay less on taxes and have more money available to you. The amount you choose to contribute is taken out of your paycheck in equal amounts each pay period.

---

## Health Care FSA

A Health Care FSA allows you to pay for eligible medical, dental, prescription and vision expenses not covered by insurance.

The IRS allows certain medical, dental, vision and related services to be reimbursed through an FSA. For a full list of qualified expenses, go to [HSA Eligible Expenses](#).

**Note:** This list is subject to change due to new legislation and regulations.

Examples of qualified expenses:

- Ambulance service
- Bandages, Band-Aids, wraps and splints
- Chiropractor professional fees
- Contact lenses/solution
- Dental treatment (including orthodontia)
- Diagnostic services and tests
- Hearing aid batteries
- Hospital services
- Insulin and diabetic supplies
- Orthopedic devices
- Over-the-counter medications
- Physical therapy
- Prescription drugs
- Prescription eyeglasses

## Dependent Care FSA

A Dependent Care FSA allows you to pay for dependent care expenses for children under age 13 or for an eligible adult unable to care for themselves.

The IRS allows certain dependent care related services to be reimbursed through an FSA. For a list of eligible expenses, go to [FSA Eligible Expenses](#).

**Note:** This list is subject to change due to new legislation and regulations.

Examples of qualified expenses:

- Adult daycare
- Before or after school programs
- Childcare
- Eldercare (in your home or someone else's)
- Nanny
- Nursery school
- Senior daycare

**By using pre-tax dollars that are credited to an account, employees save up to 30% on qualified expenses via tax savings.<sup>2</sup>**

# Accessing your FSA online



## Step 1: Log into your account

- Go to [healthsavingsandspending.metlife.com](https://healthsavingsandspending.metlife.com).
- If this is your first time logging in, you'll need to create an account. Under **New User? Create your new username and password**, click **Get Started**.

## Step 2: Provide personal information

- A 'User Identification' box will appear.
- Follow the on-screen instructions, filling in your first and last name, zip code and either your Social Security Number or Employee ID number.
- Click **Next**.

## Step 3: Create your username & password

- The password you create must have a minimum of 8 characters, contain upper and lowercase letters, at least one number and a special character.
- Click the eye icon to view the text you entered for your password.
  - Click Remember Me if you'd like the website to remember your username and password for future log ins.
  - Click the **Submit** button to continue. Please keep a safe record of your username and password.

## Step 4: Answer security questions

- Select and answer three security questions.
  - Click **Next** to complete the process.
- Please keep a safe record of your security questions and answers for future use.
- For security reasons, you may be asked one of these questions when completing certain account functions or after logging into your account.

# Add or remove a bank account



## Add a bank account

### Step 1

- Add a personal bank account to your MetLife account(s) by selecting **Accounts**.
- Under Profile, select **Banking**.
- Select **Add Bank Account**.

Note: Additionally, you can use your linked bank account to reimburse yourself from your FSA account for expenses paid out of pocket.

### Step 2

- Complete the required fields and click **Submit**.
- Review the pop-up message and click **Submit**.

### Step 3

A micro-deposit ranging from \$0.01 - \$0.99 will be made to your personal bank account in the next 1-3 business days for security purposes. You can confirm the deposited amount by visiting the MetLife Participant Portal at [healthsavingsandspending.metlife.com](https://healthsavingsandspending.metlife.com).

- After logging in, click on the link in the **Task** section on the home page.
- The link will read 'One or more bank accounts require activation'.
- Click on **Activation**.
- Enter the amount that was deposited in your personal bank account.
- Click **Submit**.

## Remove a bank account

### Step 1

- Go to **Accounts**, then **Profile** and select **Banking**.
- From there, you'll see the account(s) you've added.

### Step 2

- Underneath each account, you'll see the option to View, Update or Remove.
- Click **Remove**.

Note: The Remove button will only be visible when bank account updates are allowed for the participant and if there are no pending ACH FSA transactions.

Banking	
<b>Bank Accounts</b>	<a href="#">Add Bank Account</a>
<b>CHECKING</b>	
HEALTHCARE SERVICES CREDIT UNION xxxx6131 Checking	
<a href="#">View / Update</a> <a href="#">Remove</a>	

# How to file a claim



## Filing a claim

You can submit your claim through the Participant Portal, MetLife Mobile App or by submitting a Reimbursement Request form (accessible from your Participant Portal). Once the claim is approved, funds will be reimbursed directly to you via check or direct deposit (depending upon any linked accounts).

When filing a claim, if you did not use your debit card, you'll need to show that the expense has been paid out of pocket. Should your claim be denied, you'll receive a communication advising what further information is needed. This will be located under the Message Center tab.

### Step 1

- Click on **Accounts** from the top navigation.
- Under **I Want To** select **File a Claim**.
- You'll be brought to a new page where you'll select an account and payee.

### Step 2

- To file a claim and request reimbursement, select the plan you wish to pay from.
- Choose whether you want the reimbursement sent to yourself (via direct deposit to your personal bank account or a check) or to someone else (e.g., a provider), via check.
- Click **Next**.

### Step 3

Upload a receipt with the following information to validate your claim:

- Date(s) of service
- Type(s) of service
- Cost of service(s)
- Merchant name/information

**Note:** Receipts must be uploaded in the following file types: JPG, JPEG, GIF, PNG or PDF. The file size cannot exceed 8 MB and only four (4) documents can be uploaded at one time.

### Step 4

Next, you'll provide details about your claim, such as:

- Start date of the service
- End date of the service
- Amount
- Provider
- Category
- Type of service
- Recipient
- Answer 'yes' or 'no' to whether you drove to receive your product/service
  - If 'yes', enter how many miles you drove

**Note:** If the transaction is a Co-pay, please note this on the receipt from the provider's office.

### Step 5

- Review the transaction summary to make sure that all the information is correct.
- You'll be asked to agree to the Terms of Conditions. Click **Submit**.
- **Add Another** allows you to file multiple claims together without having to submit one individually.

### Step 6

- Once you click Submit, you'll see a Print Confirmation, giving you the ability to print the page for your records.



# How to file a claim *(continued)*



## Submitting a repayment

We haven't received sufficient documentation in a timely manner on any paid claims, we'll request repayment from you. If you need to make a repayment, you'll see a message under the Message Center tab or in the Tasks section on the Home Page.

**Tasks** <sup>2</sup>

- ! 4 repayment(s) totaling \$40.00 due for paid claims that were later denied. ?
- ! 4 receipt(s) needed to approve your claims ?

To repay a claim, you can utilize either of the two options below:

### Option 1

Click **Repay** to repay the claim(s) via a transaction directly from your personal bank account you have on file. If you do not have a bank account linked to your portal, visit the 'Add Bank Account' for instructions.

### Option 2

Print a **Denial Letter with Repayment** and send in a personal check with this notification to the mailing address shown at the bottom of the Denial Letter.

**Note:** If you believe you have sufficient documentation for a claim that has been denied and is pending repayment, you can select the Upload Receipt option. The upload option may not be available if your original claim documentation was denied as ineligible. However, you may still submit along with a corresponding claim notification from your message center for re-evaluation.

# MetLife debit card



Your MetLife debit card works across all accounts where you're enrolled. Use it to pay for qualified expenses when you visit your doctor or dentist's office or to pay for prescriptions. Please visit the **Education and Resources** page under the **Tools & Support** tab on the Participant Portal for a list of qualified expenses.

## Advantages of the debit card

- Pay directly from your account(s) at the point-of-sale for qualified expenses.
- Charges are paid directly to the provider/retailer.
- No waiting reimbursement.



## Qualified expenses

The IRS determines what expenses you can pay for. For more information, see IRS Publication 502 at [irs.gov/pub/irs-pdf/p502.pdf](https://irs.gov/pub/irs-pdf/p502.pdf). In addition, there may be legislation or additional publications that may modify or expand available qualified expenses. Employees should refer to their employer's plan document(s) for the latest list of qualified expenses under their plan.

## Using the card

To activate your debit card, call the activation line at: 1-866-898-9795. If you have issues activating your card, please contact MetLife Customer Service at 1-833-571-0500. We're available Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time.

Some accounts may not require you to submit documentation for purchases made at retailers that use an Inventory Information Approval System (IIAS). These merchants will approve eligible expenses at the point of purchase. Any participants enrolled in an FSA should save their receipts. For a complete list of IIAS merchants, visit [sig-is.org](https://sig-is.org).

You'll be able to create a PIN number when you activate your debit card. Some merchants may require you to select a PIN at time of purchase. If offered a choice, you can use the card for signature-based transactions – select the credit option to sign your receipt instead of being required to provide a pin number.

When using your card at these merchants, you'll swipe your card for the entire purchase amount. Eligible expenses will be charged to your debit card. You'll need to use another form of payment for any ineligible items. Documentation may be required if eligible items are not verified at the point of sale. You'll receive an email or mailed notification if documentation is required.

**The daily transaction limit on your MetLife debit card for all transactions is \$5,000.**

**Note:** Debit card usage for FSA accounts without a grace period will only be for the current calendar year. Claims that need to be filed outside of the current calendar year will need to be done manually.



You can add your MetLife Benefits Card to your digital wallet through Google Pay or Apple Pay.

## Ordering additional cards

To order additional debit cards, go to **Banking/Cards** and, click **Order Replacement Card**. Click **Submit**. One or two replacement cards are issued based on your employer's plan.



# MetLife HS&SA mobile app



Save time and gain the insight you need to manage your account(s) by downloading our mobile app. To download, search **MetLife HS&SA** on the Apple or Android app store on your mobile device.

Our secure mobile application makes managing your account easy through quick access and intuitive navigation to all your account information! This app is designed for your Apple device (including iPhone®, iPad®, and iPod touch®) version 6.0 and higher or Android device, version 2.2 or higher.

## Easy, convenient and secure

- Simply log in or register to begin managing your account quickly and easily.
- No sensitive account information is ever stored on your mobile device. Secure encryption is used to protect all transmissions.

## Connects you with the details

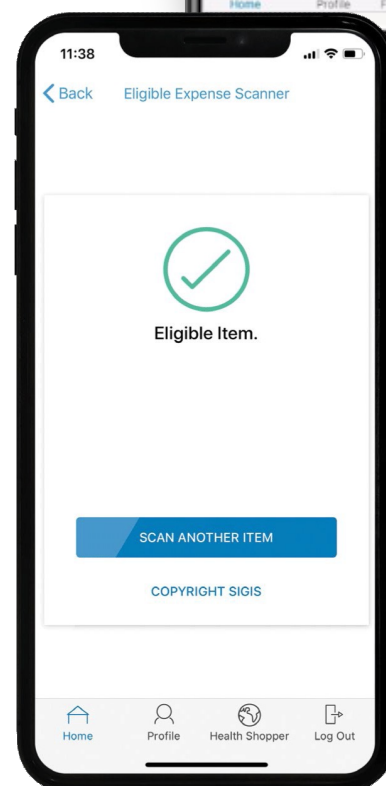
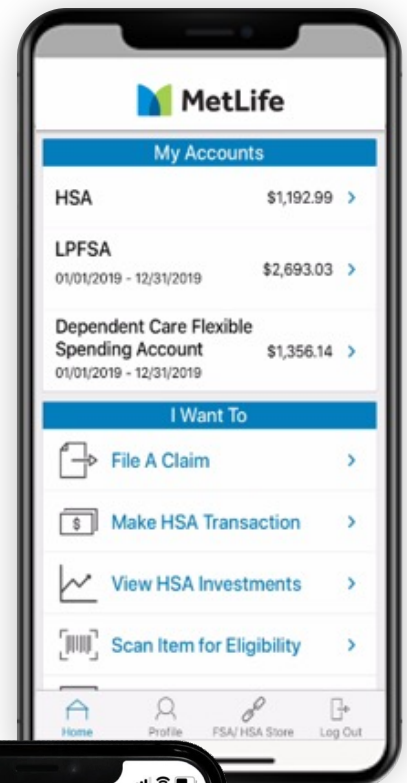
- Quickly check available balances, including investment balances
- Access account details
- Click to call or email MetLife Customer Service with questions
- View notifications and messages about your account

## Provides additional time-saving options

- View transaction details
- File a claim and upload receipt documentation with your mobile camera
- Initiate a repayment for an ineligible expense
- Use the **Expense** tab to enter medical information and upload receipts to store for personal recordkeeping

## Eligible expense scanner *(available post-login only)*

- Scan the bar code of a product to determine if it's an eligible expense for your account(s).
- Real-time product look-up to display whether the product is eligible, ineligible or not found
- Participant must have a Health Care FSA plan



# Frequently Asked Questions (FAQ)



## 1. What are “pre-tax’ dollars?

Pre-tax dollars are funds from your paycheck that are credited to your FSA before taxes have been taken out. Since you’re not paying taxes on money you contribute, you end up with more money to use for qualified expenses.

## 2. How does an FSA work?

Contributions are automatically transferred from your paycheck and credited to your FSA. These funds can be used for qualified expenses.

## 3. What can I use the money for?

You can use FSA funds for a range of out-of-pocket expenses. For your Health Care FSA, these include co-pays, co-insurance and deductibles; office visits; hospital bills; prescriptions; over-the-counter medicine and drugs, qualified dental and vision care; diagnostic items such as diabetic testing supplies; and more. For your Dependent Care FSA, these include summer day camps, after school programs, and eldercare, among other things.

## 4. How do I access my money?

There are three ways to pay for expenses. You can use a debit card, which is connected to your account. You can also pay providers directly through your FSA online portal or submit receipts for reimbursement.

## 5. How can I keep track of my account?

You’ll have 24/7/365 online access to account information through the online portal and mobile app. You’ll be able to view details on your contributions, balance and spending. You can download the MetLife HS&SA app for your device from the Apple or Google Play app stores and login using the password you use to access the online portal.

## 6. What happens if I don’t use all my account funds during the year?

Funds not used to cover qualified expenses by December 15, 2025, will be forfeited.

## 7. What happens if I change jobs, lose my job or retire?

Expenses must be incurred before your termination date to be eligible for reimbursement (except in the case of a Health Care FSA if you’re eligible for and choose COBRA continuation coverage of your FSA). You can apply for reimbursement from your FSA funds for qualified expenses incurred before your termination date until your account is depleted or the claim period established by your employer expires.

## 8. How do I change my FSA payroll deduction amount?

FSA plans only allow changes to your election (that would in turn update your payroll amount) with a qualifying life event such as the addition or loss of a qualifying dependent. Contact your employer for more information.

## 9. Do I need to save my receipts?

Yes, save your itemized receipts. The IRS requires that every purchase be validated as an eligible health care expense. We’ll notify you if documentation is required and you can upload your receipts directly to the Participant Portal or through the mobile application.

## 10. What do I do if my debit card is declined or doesn’t work?

Ensure you have activated the card and have logged into your online portal to accept the Terms and Conditions. Within your profile, confirm you have the correct and most recent card by verifying the last four digits. Check your balance and verify your activity that there are no pending transactions you have not accounted for. If using the card at the retail pharmacy, ensure the item is coded as Health Care FSA eligible. Still unable to determine the cause? Contact MetLife Customer Service at 1-833-571-0500 who can verify the cause and best solution.

# Frequently Asked Questions (FAQ)



## 11. How can I add a dependent?

- Add a dependent to your account by selecting your name at the top and clicking **Profile Summary** in the drop down.
- Click **Add Dependent** and enter the following information about the dependent:
  - Full name
  - Birth date
  - Gender
  - Student status, if applicable
  - Relationship to account holder
- Complete the required fields and select **Submit**.

## 12. How can I grant my spouse access to my account(s)?

You may submit a Power of Attorney Form or an Authorized Representative Form. These forms can be found via the Participant Portal or through your employer.

## 13. Can I use my FSA to pay for expenses incurred by a spouse or dependent?

Yes. You may use your Health FSA funds without penalty to pay for qualified expenses for yourself, spouse or dependent even if they're covered under another health plan. Dependent Care FSA funds can be used for any dependent even if your spouse paid for the expense. Commuter benefits are an employee-only benefit and cannot be used to pay for your spouse or dependents. Please consult a qualified tax advisor for advice.

## 14. What do I do if I want to appeal my claim?

You have the right to appeal our decision regarding any denied claim(s) for benefits and you must file your request for review within 180 days of the date you receive your denial letter from MetLife. Please contact MetLife Customer Service at 1-833-571-0500 with your claim details for review.

### FSA Eligible Expenses List

<https://metlife.highspot.com/viewer/667c2bcd22e5a54163fad36f?iid=667c2b388a68433a42c20e33&track=false>

### HSA Eligible Expenses List

<https://metlife.highspot.com/viewer/667c2bcd22e5a54163fad36f?iid=667c2b335e18425dd5a175c4&track=false>

1. See IRS publication 502 available at <http://www.irs.gov/pub/irs-pdf/p502.pdf> for a list of qualified expenses. In addition, there may be legislation or additional publications that may modify or expand available qualified expenses. Employees should refer to their employer's plan document(s) for the latest list of qualified expenses under their plan.
2. Savings are based on estimated Federal, State and Local tax rate of 30%. The amount participants can save in taxes will vary depending on various factors, such as the amount they set aside in the accounts, their annual earnings, whether or not they pay Social Security taxes, the number of deductions they claim on their tax returns, their tax brackets and their state and local tax regulations. Participants should check with their own tax advisors for information on how their participation will affect their tax savings.