

A Quick Guide for the reimbursement process for Eligible Flexible Spending Account Expenses

✓ **Medical Care Reimbursement Plan**

- For expenses covered by any other health plan, submit the claim to the plan; then send a copy of the Explanation of Benefits (EOB) statement with your claim form to The 125Company.
- For expenses not covered by any plan, send your itemized bills with your claim form directly to The 125Company. Make sure the receipt shows when you received the services and the name of your provider.
- Generally, you can only be reimbursed for expenses incurred during the plan year that the deposits were made - and only while you were participating in the reimbursement accounts.
- The full amount of your elected Medical Care Reimbursement Plan deposit will be immediately available for reimbursement no matter how much money is actually in the account.

✓ **Dependent Care Reimbursement Plan**

- Include a copy of the receipt with your claim form. Be sure the date of service, the amount paid and the Social Security number or taxpayer ID number of your provider is listed on the receipt. Also, have your provider sign the receipt.
- You will be reimbursed up to the amount in your account at the time of your claim. There is no advance reimbursement with the dependent care Reimbursement Plan. If you submit a claim for an amount that is more than your account balance, you will be reimbursed up to the amount you currently have in your account. When future contributions are made to your account you will automatically receive another reimbursement, until your total claim has been reimbursed or you reach your plan year election amount.
- You can be reimbursed for expenses incurred during the plan year that the deposits were made as long as you are employed or are actively looking for a new job.

✓ **The IRS has several important rules:**

- If you deposit money to both accounts, you cannot use money from one account to cover expenses for the other account.
- You have a run-out period in the following plan year to submit claims for reimbursement from your flexible spending account. Check your Summary Plan Description for dates.
- The IRS defines incurred as “when the care is provided, not when you are billed, charged for, or pay for the care.”
- **Canceled checks, charge card receipts, cash register and “balance forward statements” are not valid receipt documentation.**

✓ **Claim Form Instructions:**

- Complete all sections of The 125Company claim form
- Sign and date claim form and for the fastest reimbursement process:
- FAX your claim form and proper documentation for eligible expenses to **301-977-5660**

*Failure to submit proper documentation may result in delay of payment or denial of your claim.
If you submit your claim by fax, you do not need to mail in the hard copy.*

We are at your service!

Whenever you have questions about eligible expenses, reimbursements, or your account status, call your 125Company service representative Monday through Friday from 8:30 a.m. to 5 p.m. (EST):

Washington D.C. area (301) 977-8840 or toll free 1-800-787-FLEX (3539)

Claims can be mailed to: The 125Company, Inc.

PO Box 2401 Germantown MD 20875-2401

www.125company.com