

Your Flexible Benefits Organization

Introduction to Flexible Spending Accounts:

A flexible spending account (**FSA**) is an employee funded medical savings account. It allows you to set aside a specific pool of money to reimburse your out-of-pocket medical expenses. These medical expenses may include deductibles, co-payments, prescription medications, dental services and other health-related expenses that may not be covered under the health care plan. The money contributed by you is tax-free.

A Dependent Day Care Account (**DCAP**) allows you to pay for dependent day care expenses using pre-tax dollars, reimbursing you for these expenses so you and your spouse can work. Qualified expenses include day care, before-and-after school programs, nursery or preschool, summer day camp, even adult day care.

You can easily stack FSA accounts with HRAs and HSAs—and manage them all through a single, integrated portal.

Account	Eligible Amount	Subscribed	Paid	Pending	Overdue	Plan Year Balance	Available Balance
Health Savings							
Health Care (12/31/2009)	\$100.00	\$88.75	\$13.00	\$88.75	\$19.00	\$0.00	\$0.00
DCAP (12/31/2009)	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
Health Care (12/31/2009)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Health Savings (12/31/2009)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Health Care							
Health Care (12/31/2009)	\$2,000.00	\$187.20	\$53.00	\$4.25	\$89.45	\$1,866.10	\$1,866.10

FSAs offer Great Benefits!

- Your employees enjoy federal tax deductions on contributions, and withdrawals for qualified expenses are tax-free.
- You can easily stack FSA accounts with HRA and HSA plans, customize them to meet your unique needs, and manage them using one integrated portal.

Our FSA solution can help you:

- Save money with lower insurance premiums for employees with high deductible health plans.
- Free up human resource staff with a centralized portal to answer employee questions.
- Offer flexible benefit options with the ability to stack plans. You can offer employer contributions, customize eligible expenses and alter rules for enrollees with a loss of eligibility, all managed through a single employer portal.
- Increase employee satisfaction by offering any of these tax advantaged plans which will provide them with significant tax savings, lower healthcare costs due to increased focus on prevention and wellness, hassle-free payment and claims processing and customizable grace periods.

Our FSA solution can help your employees:

- Enjoy significant tax savings with pre-tax deductible contributions and tax free distributions used for qualified expenses.
- Quickly and easily access funds with the 125Benefits Debit Card or have the funds direct deposited into your account.
- Enjoy secure access to your accounts using our consumer portal which is available 24/7 365 days a year.

Your Flexible Benefits Organization

- Stay up to date on balances and actions required with our automated alerting system.
- Access all your real-time account information using our 125Mobile from your iPhone or Android phones.

125Company Portals

- ✓ **Employer Portal** – Provides a convenient role based portal to administer consumer driven healthcare accounts. This secure integrated portal enables you and your staff to access your employee account information, real-time balances, view and print reports, prepare and submit data files to import and maintain employee information, submit requests to the plan administrator and facilitate claims processing all within one portal.
- ✓ **Consumer Portal** – Provides 24/7 365 days a year access to consumers to manage all of their consumer driven healthcare accounts. Consumers can view account information, file claims, request distributions, manage their profile, view notifications, access forms and other helpful information.

These features are available to make managing your benefits as easy as 1-2-3!

1. An easy-to-use **Consumer Portal** will allow secure, 24/7 access to your accounts to:
 - Check your up-to-the-minute plan balances
 - View all plan, claims and payment detail
 - File claims and submit receipts online
 - View upcoming reimbursements
 - Order new or report lost/stolen debit cards
 - Sign up for direct deposit
 - And much more!
2. A handy **125Mobile Application** to:
 - Access available account balances on your iPhone®, iPod Touch®, iPad®, or Android®-powered device
 - Submit receipts using your device's camera
 - Receive account balances and selected alerts via text message on any mobile device
3. The convenient **125Company VISA Card** or **Benny® Prepaid Benefits Card** to:
 - Eliminate the need to pay with cash at the point of service and then submit claims for reimbursement
 - Access all your accounts on the same card – it automatically takes funds from the correct account at the point of payment
 - Reduce the need to submit receipts to verify purchases