

# **FLEXIBLE SPENDING ACCOUNTS**

## **MEDICAL FLEXIBLE SPENDING ACCOUNT (FSA) DEPENDENT CARE SPENDING ACCOUNT (DCSA)**

**Plan Year 2023  
October 1, 2022 – September 30, 2023**

### **Summary Plan Description**

2023 Plan Administered by:



1145 Westmoreland Drive  
El Paso, TX 79925  
(877) 532-3778 ext.1529  
[www.preferredadmin.net](http://www.preferredadmin.net)

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## BASICS OF FLEXIBLE SPENDING ACCOUNTS

### What is a Medical Flexible Spending Account?

A Medical Flexible Spending Account (FSA) allows you to pay for eligible medical, dental and vision expenses using pre-tax dollars. Some examples of eligible expenses are prescription drug co-pays, office visit co-pays, planned dental work, eyeglasses, or contact lenses.

The maximum election amount for an FSA is limited to \$2,850 per benefit plan year.

**Please note that Preferred Administrators cannot provide tax advice. You are responsible for making sure all expenses submitted for reimbursement are eligible.** For more information, refer to IRS Publication 502 at [www.irs.gov](http://www.irs.gov) or consult your tax advisor.

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

A Dependent Care Flexible Spending Account (DCSA) allows eligible employees to pay for childcare or dependent care expenses using pre-tax dollars. Eligible DCSA reimbursements are those incurred solely for "employment related expenses", as defined in IRS Code Section 21 (b) (2). You will be reimbursed for the care of "eligible dependents" by a qualified provider.

The maximum amount an employee may elect for the DCSA per benefit plan year is \$5,000 if the employee is married and filing a joint income tax return or is a single parent and \$2,500 if the employee is married but filing an income tax return separately.

For more information, refer to IRS Publication 503 at [www.irs.gov](http://www.irs.gov) or consult your tax advisor.

### Important Points to Remember:

- FSA expenses are eligible for reimbursement based on the type of expense and the applicable coverage period. The current coverage period is October 1, 2022 to September 30, 2023. You can download your FSA form at [www.preferredadmin.net](http://www.preferredadmin.net).
- The FSA run out period is November 30, 2022. This is the last day to submit your claims incurred from the previous plan year.
- At the end of the plan year, any remaining funds in your medical FSA only, up to a maximum of \$570, will rollover into the 2023 plan year. Any unused funds over \$570 will be forfeited.
- The maximum medical FSA election for Plan Year 2022 is \$2,850.
- Eligible expenses must have been incurred for you, your spouse, children, and any other person who is your qualified dependent under the Internal Revenue Code.
- You incur expenses when the care is provided, rather than when you are billed or when you pay for the care with the exception of orthodontia.
- If you enroll mid-year, expenses incurred before your effective date are not eligible.
- Expenses incurred after your participation ends or after you terminate employment are not eligible.
- You must elect or re-elect your FSA/DCSA contributions during Open Enrollment. If no election is made during this time, your FSA/DCSA elections will not default for the next Plan year.

### TAX SAVINGS EXAMPLE

You can reduce your tax burden by electing an FSA account. Payroll dollars are set aside before the Federal Insurance Contributions Act deduction. Maximize your income!

Without FSA		With FSA	
Base Salary	\$25,000	Base Salary	\$25,000
Federal Taxes	-\$2,000	Medical Costs	-\$1,500
Net Salary	\$23,000	Taxable Salary	\$23,500
Medical Costs	-\$1,500	Federal Taxes	-\$1,700
Actual Salary	\$21,500	Actual Salary	\$21,800

\*All figures in this table are estimates and not based on IRS Tax Tables.

## SECTION I: PLAN HIGHLIGHTS

### **ELIGIBILITY AND ENROLLMENT**

You do not need to have insurance coverage through Preferred Administrators to be eligible for the program, as long as you are an active employee.

To be eligible, you must be:

- an active full time employee regularly scheduled to work on a consistent basis a minimum of thirty (30) hours per week; or
- an active part time employee, regularly scheduled to work on a consistent basis a minimum of twenty (20) hours per week but less than thirty (30) hours per week.

The Plan year for the FSA and DCSA accounts is from October 1<sup>st</sup> thru September 30<sup>th</sup>. You will be able to elect or re-elect your FSA/DCSA contributions during your employer's Open Enrollment. If no election is made during this time, FSA/DCSA elections will not default for the next Plan year. **You must re-enroll each year** to continue participation.

All new hire employees are eligible to make an FSA and/or DCSA election during their first 30 days of employment. All elections are effective the first of the month, following 30 days from the date of hire.

### **Rehires and Departures**

Employees rehired or recalled within the same plan year who had an FSA must maintain their original Annual Election Amount, unless there is a qualifying event. Employee's contributions will be recalculated accordingly.

Terminated employees will have their FSA/DCA terminated the last day of work and their FSA card and dependents FSA card will be inactivated.

A terminated employee is not eligible for reimbursement of claims for services that occurred after their separation. However, if the employee incurred expense prior to the separation from service, those claims are eligible for reimbursement if they are deemed to be eligible expenses and claims are submitted prior to the end of this Plan's run out period, November 30<sup>th</sup>.

### **Leave of Absence**

Employees who are placed on a leave of absence will have full use of FSA as if they were active. Employees must make up any missed contributions upon returning to work. This is calculated by HR and Payroll.

### **Changing Elections and Qualifying Events**

Once the Plan year starts, changes in the elections are not allowed unless a qualified event is experienced. Your election change must be consistent with the status change event and must fall into one of the following categories:

- Marriage
- Divorce, legal separation, or annulment
- Death of a spouse or eligible dependent
- Termination or commencement of employment by employee, spouse, or eligible dependent
- Reduction or increase in hours of employment by employee, spouse, or eligible dependent.
- Change in the number of eligible dependents
- A significant change in the cost of dependent care
- A change in care provider's cessation of business
- A change in worksite of employee, spouse or eligible dependent
- Entitlement or loss of Medicare or Medicaid
- Change in the day care provider
- Change in employment status

All qualifying event changes must be made through your employer. Only claims incurred while actively participating are eligible for reimbursement.

### **Qualified Dependents**

You can use your FSA/DCSA when expenses are incurred for yourself or eligible dependents, even if they are not covered through your employer's health plan. The following individuals would be considered eligible dependents:

- Employee
- Spouse
- Domestic Partner
- Qualifying Child
- Qualifying Relative
- Qualifying Child of a Domestic Partner, if they qualify as a dependent for federal income tax purposes.

For more information on qualifying dependents, eligible expenses and dependent care tax credit, refer to IRS Publication 503 or you can also find it at [www.irs.gov](http://www.irs.gov).

### **CLAIMS PROCESSING**

You have the option of submitting claims electronically via our online portal. Simply go to <https://www.wealthcareadmin.com/Participants/login.aspx> to login to your account and get started.

For paper reimbursements, the Health/Dependent Care Flexible Spending Account Claim Form is available at [www.preferredadmin.net](http://www.preferredadmin.net). A sample Health/Dependent Care Flexible Spending Account Claim Form is included in *Section VII: Sample Forms*.

Mail or fax claims to: Preferred Administrators- FSA/ DCSA  
1145 Westmoreland Drive  
El Paso, TX 79925  
Fax: (915) 298-7863

Preferred Administrators will review your claim and supporting documentation. IRS regulations mandate that over-the counter drugs and medicines are not eligible for reimbursement through FSA unless a prescription or Letter of Medical Necessity (LMN) is on file from your physician. If FSA claims are submitted for services not clearly for medical care, Preferred Administrators will request additional information to substantiate the expense or medical care. A LMN from your provider might also be requested to certify the services or items are medically necessary. You will receive a written notice of any denied claims.

Claims must be received by 4:30pm on Wednesday in order to have a reimbursement check mailed that same Friday, with the exception of company approved holidays. Checks will be mailed to the address you have on file.

You must submit claims for the current Plan year by November 30, 2023. Expenses must have been incurred between October 1, 2022 and September 30, 2023 in order to be eligible for reimbursement. Expenses are incurred when you or your eligible dependent receives the care, not when you are billed, charged for, or pay for the services.

Services incurred in a different plan year but paid in the current year are not eligible for reimbursement and you can only be reimbursed for services that occurred while you are an **active** employee.

Keep your receipts and other supporting documentation related to your expenses and reimbursement requests. The IRS may request itemized receipts to verify select expenses. Credit card receipts, canceled checks, and balance forward statements do not meet the requirements for acceptable documentation.

## **FSA ROLLOVER**

You must participate in the 2023 Medical FSA program to be eligible to carry-over up to \$570 of unused Medical FSA balance remaining at the end of the current Fiscal Year. If you do not elect the Medical FSA Plan for Fiscal Year 2023, your carry-over amount will be forfeited.

If you don't use all of the money in your FSA, you can rollover up to a maximum of \$570 of unused funds from the previous year's account and add them to the new Plan year. Rollover funds will be available on October 2022.

Keep in mind that **all funds in excess of \$570 at the end of the run-out period are subject to the "Use-It-Or-Lose-It" rule and will be forfeited.**

### **Is there a DCA rollover?**

There is no DCA rollover. Any unused funds from DCA, will be subject to "Use-It-Or-Lose-It" rule and will be forfeited at the end of the of the run-out period.

### **How is the rollover amount calculated?**

The rollover amount is determined after all expenses have been reimbursed for the Plan year at the conclusion of the run-out-period. For example, the Plan's run-out period ends on November 30<sup>th</sup> for services rendered from October 1<sup>st</sup> thru September 30<sup>th</sup>. The amount rolled over for a plan year is equal to the amount remaining in the FSA up to \$570. If the balance of the 2022 FSA account is depleted upon all claim's submission, the rollover will not apply.

### **Can rollover amounts accumulate from year to year?**

A maximum of \$570 can be rolled over from one plan year to the next. If a Participant rolls over \$570 from 2022 into 2023 and then contributes another \$500 in 2023 that goes unused, he or she cannot roll over \$1,000 into 2023. Only \$570 can be carried forward.

### **Will funds from the current Plan year rollover if the Participant does not elect FSA for the new Plan year?**

You must participate in the 2023 Medical FSA program to be eligible to carry-over up to \$570 of unused Medical FSA balance remaining at the end of the current Fiscal Year. If you do not elect the Medical FSA Plan for Fiscal Year 2023, your carry-over amount will be forfeited.

### **Will the rollover amount reduce the \$2,850 maximum FSA annual contribution?**

No. For example: if the full \$570 were to rollover into the following Plan year and the Participant elects to contribute the full \$2,850 in that year, they would have a total of \$3,420 available for reimbursement of eligible expenses for that new Plan year.

## SECTION II: DEBIT CARD

Spending your funds on eligible expenses has never been easier! You can use your debit card to pay for things such as co-payments, deductibles, and eligible out-of-pocket expenses with avoiding cumbersome paperwork and reimbursement delays. Your contributions are automatically deposited into your card.

You will receive your debit card at your time of initial enrollment and current cardholders who re-elect the program for the following plan year will automatically have their card reloaded with the next Plan year's election amount.

### **WHERE CAN THE CARD BE USED**

The card can be used at Health Care Providers (based upon the Merchant Category Code) and at stores that have implemented an Inventory Information Approval System.

- **Merchant Category Codes (MCC):** The debit card will work to pay providers that have an MCC that indicates they are an approved provider (hospital, doctor, dentist, optometrist, chiropractor, etc.). An MCC is the general category that is assigned to the merchant.
- **Inventory Information Approval System (IIAS):** You may use your card for eligible expenses at retail stores that have IIAS in place. The card will work even if the MCC does not indicate it is an approved. Please note, however, that some items eligible for reimbursement may not be set up with the IIAS and you will not be able to use the card to pay for these expenses at these stores. You will have to pay with a separate form of payment and submit a claim.

### **PERSONAL IDENTIFICATION NUMBER (PIN)**

When using your card, you may be prompted to enter a personal identification number (PIN) rather than signing. To view your PIN electronically, you need to log into the Participant Portal.

See the *ONLINE AND MOBILE ACCESS* section for instructions on registering for the portal.

When you log in, the system will request that you perform some additional authentication procedures before allowing you to view your PIN. Once authenticated, you will be able to access your PIN by clicking on the "View PIN" link that is displayed with each of your benefit cards. Primary cardholders will be able to view the PINs for all dependent cards associated with the account.

### **LOST/ ADDITIONAL CARDS**

You must fill out the FSA Card Request Form to report your card lost or stolen and to request a new card. Additional cards for your spouse or eligible dependent may also be requested using this form. The form can be found on our website at [www.preferredadmin.net](http://www.preferredadmin.net). A sample FSA Card Request Form is included in *Section VII: Sample Forms*.

### SECTION III: FSA EXPENSES

Most medically necessary expenses are covered through your FSA account. Below is a listing of some qualifying, non-qualifying and non-reimbursable expenses.

#### **EXAMPLES OF QUALIFYING FSA EXPENSES**

Medical supplies and products that are not considered medicines or drugs will continue to be covered without a prescription.

#### **Category/Eligible without RX**

Acid Controllars  
 Acne Treatments  
 Acupuncture  
 Allergy & Sinus  
 Ambulance  
 Antibacterial  
 Antibiotics, Topical  
 Anti-Diarrheal  
 Antifungal (Foot)  
 Anti-Gas  
 Anti-Itch & Insect Bite Remedies  
 Antiparasitic Treatments  
 Antiseptics & Wound Cleansers  
 Baby Electrolytes  
  
 Baby Health Essentials  
  
 Baby Teething Pain  
 Baby Rash Ointments & Creams  
 Baby Teething Pain  
 Breast Reconstruction Surgery following Mastectomy  
 Childbirth Classes  
 Cold Sore Remedies  
 Compound Medications  
  
 Copies of Medical Records  
 Contraceptives  
 Cord Storage  
 Cough Suppressants  
 Decongestant/Nasal Decongestant and Cold Remedies  
  
 Dental Services

#### **Example of Category**

Pepcid AC, Zantac, Prilosec  
 AcneFree, Bye Blemish, Clearasil, OXY, Retin A, Pain, Digestive, Stress, Back Pain, Neurological, Actifed, Alavert, Benadryl, Chlor-Trimeton,  
 Medical expense paid for ambulance services  
 Hand Sanitizer  
 Bacitracin, Neosporin, triple antibiotic ointment  
 Imodium A\_D, Kaopectate, Pepto-Bismol  
 Lamisil AT, Lotrimin AF, Micatin  
 Gas-X, Phazyme  
 Bactine, Caldecort, Cortaid, Hydrocortisone, Nix, Rid, Lice Treatments  
 Alcohol, Peroxide, Epsom Salt, Betadine  
 Pedialyte, Enfalyte  
 Munchkin The Medicator, Little Nose Saline Spray/Gas/Colic Relief, Be Kool Soft Gel Sheets, Nasal Aspirator  
 Baby Orajel, Anbesol Baby Oral Gel  
 Destin, Aveeno Baby  
 Baby Orajel, Anbesol Baby Oral Gel  
 Breast Surgery due to meeting Medical Necessity after Mastectomy  
 Classes Received for Childbirth  
 Abreva, Herpecin  
 Medications Produced by Medical Professionals To Treat a Medical Condition  
 Payment of Records are Reimbursable  
 Condoms, Female Contraceptives, Spermicidal Fees for Storing Umbilical Cords for Surgery in Robitussin, Vicks 44, and Chloraseptic  
 Advil Cold and Sinus, Afrin, Afrinol, Aleve Cold and Sinus, Children's Advil Cold, Duration, Dristan Long Lasting, Neo-Synephrine-12 Hour, Orrivin, Sudafed, Tavist-D, Tylenol Cold and Flu, Thera-flu, Alka Seltzer Cold and Flu, Nyquil, Actidil syrup and capsules, Actifed, Allerest, Artificial Teeth, Braces, Dental Treatment



Denture Adhesives, Repair, Pain Relief and  
Cleansers

Diabetes Testing & Aids

Diagnostic Products

Durable Medical Equipment/

Medical Supplies

Ear Care

Elastics/Athletic Treatments

Eye Care

Family Planning

Feminine Care

Fiber Laxatives

First Aide Dressings & Supplies

Foot Care Treatment

Glasses

Glucosamine & or Chondroitin

Hearing Aide Medical Batteries

Home Health Care

Hemorrhoid Preparations

Incontinence Protection & Treatment Products

Infertility Treatments

Laxatives (non-fiber)

Mask

Motion Sickness

Oral Remedies or Treatments

Orthodontia

Pain Relief (includes aspirin)

Poligrip, Benzodent, Plate Weld, Efferdent, Night  
Guards

Ascencia, One Touch, Diabetic Tussin, Insulin  
Syringes; Glucose Products

Thermometers, Blood Pressure Monitors,  
Wheelchair & Accessories, Canes, Splints,  
Athletic Braces and Supports, Nebulizers,  
Vaporizers, Orthopedic Shoes, Post-  
Mastectomy Clothing, Arches, Medical Gloves  
and Orthotic Inserts

Ear Drops, Syringes, Ear Wax Removal,  
ACE, Futuro, Elastic Bandages, Braces,  
Hot/Cold Therapy, Orthopedic Supports & Rib  
Belts, Compression Socks or Hoses  
Contact Lens Care, Visine, Refresh Tears

Pregnancy Kits, Ovulation Kits

Women Protective Underwear, Poise Pads,  
Maternity Support, Therma Care Menstrual  
Cramp Relief, Nursing Pads.

Benefiber, Fibercon, Metamucil (powder or pills)

Band Aide, 3M Nexcare, J & J First Aid, non-  
Corn & Callus Treatments, Wart Removers,  
Medicated, Devis, therapeutic insoles

Reading and Prescribed Sun Glasses,  
Maintenance Accessories

Osteo-Bi-Flex, Sosamin D, Flex-a-min

Hearing Exams

Ostomy, Walking Aides, Deducbitis/Pressure  
Relief, Enteral/parenteral feeding supplies,  
patient lifting aids, orthopedic braces/supports,  
splints & casts, hydrocollators, nebulizers,  
electrotherapy products, catheters, wound care,  
wheel chairs

Preparation H, Tucks

Attends, Depends, Goodnights for juvenile  
incontinence, Prevail, anti-fungals,  
Calmoseptine

All Treatments related to Infertility.

Dulcolax, Ex-Lax, Miralax

N95 Mask, Medical Disposable Face Mask, CPAP  
Mask, Nebulizer Mask

Dramamine, Sea-band Waistband, Bonine

Mouth Sore Treatments, Dental Repair, Salivart,  
Anbesol, Orajel, Dentemp  
Braces

Advil, Aleve, Children's Motrin, Nuprin, Exedrin,  
Tylenol, Bayor, Midol, Pamprin, and Premysyn  
PMS, Pain Creams

Practitioners/Facility	Physician and Facility co-pays, deductibles, co-insurance
Prenatal Vitamins	Stuart Prenatal, Nature's Bounty Prenatal
Respiratory Treatments and Vapor Products	Primatene, Bronkaid, Vicks, Vapor Rub, Sudacare, Breathing Strips
Skin Treatments	Psoriasis, Dermarest Eczema, Scar Treatments
Sleep Aids & Sedatives	Unisom, Nytol, Sominex
Smoking Deterrents	Nicoderm, Nicorette
Stomach Remedies	Mylanta, Maalox, Tums
Sperm Storage	Temporary Storage for Infertility Treatment
Sun Screen	Sun Screen
Therapy Counseling	Includes Marriage Counseling, Physical, Occupational, and Speech
Transportation	Reimbursements for the cost of a rental car, bus, taxi, train, airplane or ambulance transportation services are eligible if the transportation is essential to medical care. Parking fees and tolls may also qualify. The medical care or service must be an eligible medical care expense.
Vision	Lasik Surgery, Eye Exams, Contact Lenses,
Vitamins	B12, Kids Health Vitamins, Supplements for example Fish Oil, Probiotics, and Mineral Supplements

#### **EXAMPLES OF NON-QUALIFYING FSA EXPENSES (Rx or Letter of Medical Necessity Required)**

<b>Category/RX or Medical Necessity Letter will need to be accompanied</b>	<b>Example of Category</b>
Baby Formula	Formula is Covered if Baby has a Medical
Electrolysis or Hair Removal	Due to Medical or Trauma
Hair Loss Treatment	Keratin Complex, Rogaine, Hair Loss Treatment,
Hormone Replacement Therapy	<b>Estrogen replacement therapy, HRT,</b>
Massage Therapy (RX required)	Chiropractic, Craniosacral Therapy, Stress
Weight Loss Programs for obesity if prescribed by Physician (RX required)	When recommended by a health care professional for preventive care (including obesity and hypertension)

#### **LETTER OF MEDICAL NECESSITY (LMN)**

Expenses for OTC drugs and medications may be covered if your doctor writes a prescription for those specific medicines or fills out a LMN. The letter must be filled out by the physician and will need to include the following information:

- the medicine you (or your family member) require,
- the frequency in which it is needed (weekly, monthly, etc.),
- the diagnosis explaining the medical condition,
- the recommended treatment and how it will alleviate the diagnosis and symptoms, and
- the provider's signature and license information.

The LMN is available at [www.preferredadmin.net](http://www.preferredadmin.net). A sample LMN is included in *Section VII: Sample Forms*.

### **NON- REIMBURSABLE EXPENSES**

Below are some examples of items not covered through your FSA account:

- Adoption Fees
- Bank Statements
- Breast Enhancement
- Chapstick
- Clothes
- Cotton Balls
- Cosmetics including Cosmetic Dentistry
- Cosmetics procedures not Medically Necessary
- Coupons
- Dancing Lessons
- Deodorants
- Face Creams, Moisturizers, Eye Creams, and Wrinkle Reducers
- Facial Tissues, Antiviral
- Food items
- Hair Removal Treatments and Waxes
- Premiums of any kind are not covered
- Late Charges
- Massage for Relaxation
- Missed Appointment Charges
- Personal Trainers
- Savings Club for example, Groupon are not covered
- Shaving Cream and Razors
- Soap
- Swimming Lessons
- Tanning Lotions without Sun Protection
- Teething Whitening Treatments
- Vision Discount Programs
- Warranties
- Weight Reduction Programs for general well-being

### **SECTION IV: DCSA REIMBURSEMENTS**

Eligible DCSA reimbursements are those incurred solely for employment related purposes. The maximum reimbursement you may receive is equal to the current balance in your DCSA. If your reimbursement request is more than your available balance, the remaining amount will be placed in a pending status and will be paid when additional funds are posted to your account. Any funds left at the end of a plan year are forfeited.

### **QUALIFIED PROVIDERS AND ELIGIBLE DEPENDENTS**

You will be reimbursed for the care of your eligible dependents by a qualified provider. The care provider must have a Social Security Number, Employer Identification Number (EIN), Individual Taxpayer Identification (ITIN) or a Taxpayer Identification Number (TIN). Eligible dependents include:

- a child under the age of 13 who is a dependent on your federal income tax return,
- a spouse who is incapable of self-care,
- a dependent who lives with you such as a child over the age of 13, parent, sibling, or in-law-who is incapable of self-care, has the same principal place of abode as you for more than half of the year and whom you claim as a dependent on your tax return.
- For the children of divorced/separated parents, see special rules under the final IRS rules for a "Dependent Child of Divorced or Separated Parents Who Live Apart." The final rules provide the guidance needed for divorced/separated parents, or parents who live apart. To determine how the rules may apply, you must consult a tax advisor.

For more information on qualifying dependents, eligible expenses and dependent care tax credit, refer to IRS Publication 503 or you can also find it at [www.irs.gov](http://www.irs.gov).

#### **QUALIFYING DCSA EXPENSES**

- day care (before-school and after-school care)
- preschool/nursery school
- extended day programs
- babysitter (amounts paid for the actual care of the dependent)
- nanny services (amounts paid for the actual care of the dependent)
- summer day camps for qualifying child under age of 13
- elder day care for a qualified individual

#### **NON-QUALIFYING DCSA EXPENSES**

- services provided by your dependents
- nursing homes or residential care centers
- education expenses
- tuition for Kindergarten and above
- food expenses (unless inseparable from care)
- overnight camp

### **SECTION V: ONLINE AND MOBILE ACCESS**

Get account information from our easy-to-use online portal and mobile application. See your account balances in real time, file a claim for reimbursement by snapping a photo of the receipt, and check on a claim status.

#### **PORTAL ACCESS**



Follow the steps below to register for the online portal:

1. Go to <https://preferredadmin.wealthcareportal.com>
2. Participant Log In
3. Create an Account
4. Fill out required fields.
5. Please note the following for the Employee ID and Employer ID fields:  
Employee ID field- enter your Social Security Number, not your badge number.  
Employer ID field- UMC and El Paso First Employees must enter Employer ID: EPF001  
EPCH employees must enter Employer ID: EPF002

If are an existing user and your password has expired or you don't remember your log in credentials, you will need to contact Preferred Administrators at (877) 532-3778 ext. 1529

### **MANAGE YOUR ACCOUNT FROM YOUR MOBILE PHONE**



Receive real time information and important updates in the palm of your hand! Simply register your mobile device after you sign up for the online portal and start receiving useful text messages to help manage your account. Follow the steps below to enable your mobile device.

Step 1: Login to your Preferred Administrators online account access portal  
<https://preferredadmin.wealthcareportal.com>

**Preferred ADMINISTRATORS**  
1-877-532-3778  
preferredadmin@elpasohealth.com

**SIGN IN** **REGISTER**

Click "Sign In"

**Take Advantage of our Resources**

- Shop for Eligible Items
- Documents & Forms
- Frequently Asked Questions
- Short Term Savings
- Calculate your Tax Savings
- About us

**What Can I Buy with My FSA?**

Type the name of an everyday health product and see if you can purchase it with your tax-free funds.

Search FSA-Eligible Items

Powered by: **FSAstore**

Step 2: On the home page, Navigate to the “Settings Icon” and click on it to go to the next page.

The screenshot shows the Preferred Administrators website interface. At the top, there is a navigation bar with the site logo, contact information (1-877-532-3778, preferredadmin@pqshealth.com), and a 'Settings' button. Below this is a 'Personal Dashboard' header. The main content area is divided into three sections: 'My Accounts', 'FSA Store', and 'My Recent Transactions'. In the 'My Accounts' section, two Flexible Spending Accounts are listed: UMC18FSA and UMC19FSA, each with a balance bar and 'Available'/'Spent' amounts. The 'FSA Store' section features a promotional banner for over 4,000 eligible products. The 'My Recent Transactions' section displays a table of recent transactions, including a \$30.00 transaction to the Flexible Spending Account on Nov 28, 2018, and a \$15.00 transaction on Nov 27, 2018. A red circle highlights the 'Settings' icon in the top navigation bar, with a red arrow pointing to it from the right.

Step 3: To enter your “Mobile Phone Number” select the box “Add Number”.

Preferred ADMINISTRATORS

1-877-532-3778  
preferredadmin@passhealth.com

Accounts Claims Resources Videos

Communication Settings

Assigned Notifications

You are opted-in to one or more mobile communications, but do not have a mobile number registered. You will not receive these communications unless you register a mobile number.

The notifications below are available to you. Please define the delivery method for each notification you wish to receive. Please ensure you have an email address and/or registered mobile in order to receive these notifications.

mobile email both none

Card Lost/Stolen  
This communication is sent when your card has been marked as 'Lost/Stolen'.

Card Transaction Denied  
This communication is sent when your card is denied at the point of sale. It will outline why the denial has occurred.

Year End Reminder  
This communication will be sent Once, 8 days prior to your plan's year end date. This is to remind you that you have limited time to submit claims for reimbursement. You will only receive this communication if you have active accounts and you have activity on your account.

Email Address  
@yahoo.com

Phone Registration Status  
+ ADD NUMBER

Click Add Number

Step 4: The Add mobile phone number page will display, enter you mobile number and accepted the “Terms and Conditions” and click submit.

1-877-532-3778

Add Mobile Number

Mobile Number \*

Message and Data Rates may apply.  
Message frequency is based on use.  
To receive help text HELP to 97487 or call 614.444.444

Carriers include:

at&t T-Mobile verizon alltel Google Voice cricket U.S. Cellular boost metroPCS Cincinnati Bell Sprint TRACFONE

I accept Terms and Conditions and Privacy Policy \*

Click Submit

SUBMIT CANCEL

Enter Mobile Phone Number

Step 5: It will redirect you back to the previous page and the mobile phone number will display a status of "Pending" until you complete the registration process using your mobile phone number.

Preferred ADMINISTRATORS  
1-877-532-3778  
preferredadmin@parsohealth.com

Accounts | Claims | Resources | Videos | Log out

Communication Settings

Assigned Notifications

The notifications below are available to you. Please define the delivery method for each notification you wish to receive. Please ensure you have an email address and/or registered mobile in order to receive these notifications.

mobile email both none

Card Lost/Stolen  
This communication is sent when your card has been marked as "Lost/Stolen".

Card Transaction Denied  
This communication is sent when your card is denied at the point of sale. It will outline why the denial has occurred.

Year End Reminder  
This communication will be sent (Once, 8 days prior to your plan's year end date. This is to remind you that you have limited time to submit claims for reimbursement. You will only receive this communication if you have active accounts and you have activity on your account.

SAVE

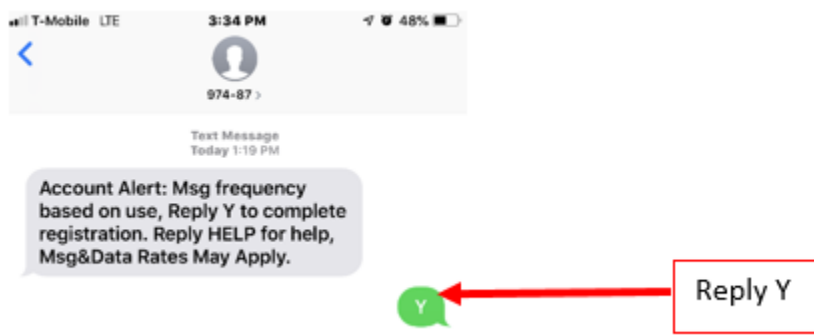
Email Address  
testtest@yahoo.com

Phone Registration Status  
915-000-0000

Pending

You will receive a text to the number shown above asking you to complete the registration process. Once registered, your phone's status will show as registered instead of Pending. If your number remains in Pending status or if you never receive the registration text, please contact support for assistance in resolving the issue. Once registered, text BAL to 91487 to receive your current year account balances. You can opt-out at anytime by texting STOP. For help with text commands, please text HELP to 91487.

Step 6: The following text message will be sent to the mobile device.



Step 7: To complete the registration steps you must reply to the text message with a "Y".

Step 8: You will next receive a text message which confirms the registration of the mobile device.

Account Alert: You're registered!  
Msg frequency based on use, Txt BAL for balance, Reply HELP to get help, STOP to end, Msg&Data Rates May Apply.



Step 9: Once you have completed all of the registration steps, the web portal status for the mobile number will change to “Registered”.

Preferred ADMINISTRATORS  
1-877-532-3778  
preferredadmin@epsohealth.com

Accounts --> Claims --> Resources --> Values --> Log out

Communication Settings

Assigned Notifications

The notifications below are available to you. Please define the delivery method for each notification you wish to receive. Please ensure you have an email address and/or registered mobile in order to receive these notifications.

Card Link/Status ☐ mobile ☐ email ☐ both ☐ none

Card Transaction Denied ☐ mobile ☐ email ☐ both ☐ none

Year End Reminder ☐ mobile ☐ email ☐ both ☐ none

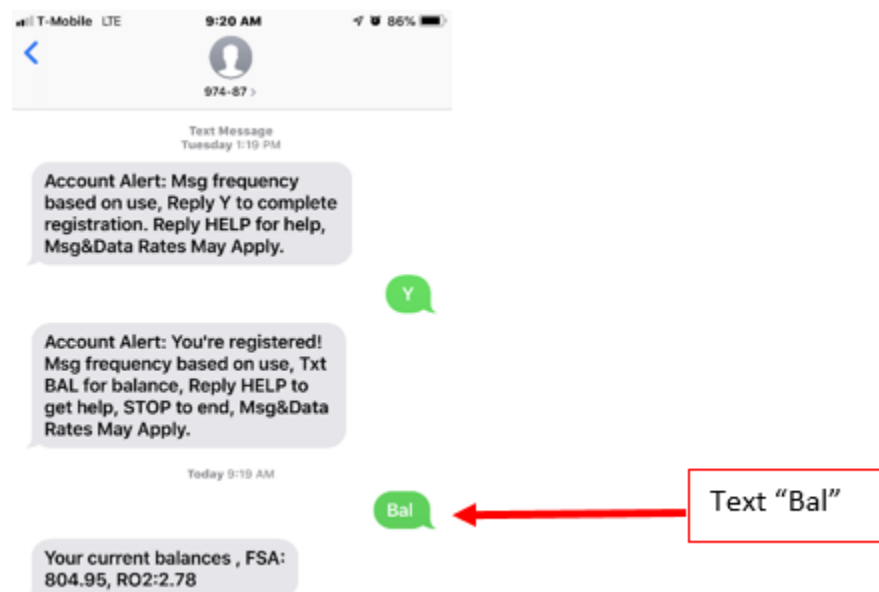
SAVE

Email Address  
testtest@yahoo.com

Phone Registration Status  
915-000-0000 Registered

Registered

Step 9: To request your current balance, text BAL to 97487.



10. To stop receiving mobile alerts, text STOP to 97487.

11. To change or unregister your Mobile Number click: Unregister

**Assigned Notifications**

The notifications below are available to you. Please define the delivery method for these notifications. If mobile number and/or email is not an available delivery method, please make sure you have an active email address and registered mobile number listed on the right.

	mobile	email	both	none
Account Balance Alert	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Account Deductible Met	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Billing Address Change	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Card Mailed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Card Transaction Approved	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Card Transaction Denied	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Completed HSA Payment Notice	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Deposit Received	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Enrollee Welcome Email	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Failed HSA Payment Notice	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Manual Claim Entered	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Password Change	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Year End Reminder	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

☒ SAVE

**Email Address**  
testtest@yahoo.com

**Phone Registration Status**  
915-000-0000 Pending ☒

You will receive a text to the number shown above asking you to complete the registration process. Once registered, your phone's status will show as Registered instead of Pending. If your number remains in Pending status or if you never receive the registration text, please contact support for assistance in resolving the issue. Once registered, text 866-974827 to receive your current year account balances. You can opt-out at anytime by texting STOP. For help with text commands, please text HELP to 974827.

**Click to register and unregister phone**

## SECTION VI: CONTINUATION OF COVERAGE UNDER COBRA

If you terminate employment, you may continue your FSA coverage under COBRA. Additional information regarding your FSA coverage under COBRA will be included in your election notice. COBRA FSA benefits will end if any of the following occur:

- You cease paying the monthly premium;
- your remaining FSA balance is depleted, or;
- at the end of the applicable plan year.

If you wish to not elect COBRA FSA, your participation and pre-tax contributions will end on your last day of employment. Any expenses for services incurred after your last day of employment are not eligible for reimbursement.

The DCSA is not available through COBRA.

## SECTION VII: SAMPLE FORMS

Attached are samples of the Health/Dependent Care Flexible Spending Account Claim Form, the FSA Card Request Form and the Letter of Medical Necessity. All three forms are available for download at [www.preferredadmin.net](http://www.preferredadmin.net).

Forms may be mailed or faxed to:

Preferred Administrators- FSA/ DCSA  
1145 Westmoreland Drive  
El Paso, TX 79925  
Fax# (915) 298-7863



# HEALTH/DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT CLAIM FORM

MAIL TO: 1145 Westmoreland El Paso, TX 79925

(915) 532-3778 or 1-877-532-3778

FAX TO: (915) 298-7863 ATTN: FSA Dept.

Employee Name (Last, First, Middle Initial) <b>John Smith</b>	Employee Social Security Number <b>123-45-6789</b>
Employer Name <b>University Medical Center of El Paso</b>	Daytime Phone Number <b>(915) 555-5555</b>

NOTE: To make an address change, please contact your employer's HR/Benefits department.

## Health Care Claims (For you or your dependents)

For additional information, please visit our website at [www.preferredadmin.net](http://www.preferredadmin.net)

- **Covered by Insurance** — Expenses for services or items must be submitted to your insurance company before submitting for reimbursement under your flexible spending account. When you receive the Explanation of Benefits Statement (EOB) for Dental or Vision, include a copy with this completed claim form. If you have a copay, attach an itemized statement from your service provider.
- **Not Covered by Insurance** — For services or items, submit an itemized statement from the provider showing the provider's name and address, patient name, date the service was provided, a description of the service, and the amount charged along with this completed claim form. Balance forward statements, cancelled checks, credit card receipts or received-on-account statements are not acceptable. Orthodontia claims require an itemized statement/payment receipt, the orthodontist's receipt, the orthodontist's contract/payment agreement or monthly payment coupon.
- **Prescription and Over-the-Counter Drugs and Medicines** — require a print-out of prescriptions from your pharmacy or must be clearly identifiable on an itemized receipt. Quantities purchased must be reasonably able to be consumed during the current plan year. Items for maintaining general good health, cosmetic purposes and dietary supplements are not eligible.

DATE INCURRED	NAME OF SERVICE PROVIDER OR DESCRIPTION OF EXPENSE	NAME OF ELIGIBLE DEPENDENT OR "SELF"	SSN	DOB	RELATIONSHIP OR "SELF"	ELIGIBLE EXPENSE
10/1/20	Vision Optical	SELF	123-45-6789	1/1/64	SELF	\$130.00
10/5/20	Wellness Pharmacy	Jane Smith	987-65-4321	8/3/65	SPOUSE	\$25.00
Total Eligible Health Care Expenses						\$ 155.00

## Dependent Child or Adult Day Care Claims

For additional information, please visit our website at [www.preferredadmin.net](http://www.preferredadmin.net)

Complete this form and attach an itemized statement from your day care provider or have your provider complete the information below. IRS regulations allow payment of services for dependents under age 13 or otherwise satisfying the "Qualifying Person Test" as described in IRS Publication 503. Payment is only allowed for services that have already been provided, not for services to be provided in the future. You are required to report the provider's name, address and Tax Identification Number or Social Security Number on Form 2441 with your personal income tax return. If your day care provider completes and signs this form below, no other itemized statement is necessary.

EXACT DATES OF SERVICE		DEPENDENT NAME	SSN	DOB	AMOUNT REQUESTED
FROM	TO				
10/1/20	10/15/	Jacob Smith	111-23-4567	5/10/14	\$240.00
Total Eligible Health Care Expenses					\$

## Day Care Provider Information:

Name Children's Daycare Provider Signature Mary Jones

I certify that these eligible expenses have been incurred by me, my spouse or eligible dependent and medical expenses are not for cosmetic purposes but for the treatment of an illness, injury, trauma, or medical condition. I understand that "incurred" means the service has been provided that gave rise to the expense, regardless of when I am billed or charged for, or pay for the service. The expenses have not been reimbursed and I will not seek reimbursement elsewhere. I understand that any amounts reimbursed may not be claimed on my or my spouse's income tax returns. I have received and read the printed material regarding the reimbursement accounts and understand all of the provisions.

Employee Signature John Smith Date 10/17/2020

\*\*\* Make copies for yourself, since these documents will not be returned. If you FAX your claim, keep the original. \*\*\*

Fill out this section for FSA claims.

Fill out this section for DCSA claims.



## FSA CARD REQUEST FORM

### EMPLOYEE INFORMATION

Employee Last Name: Smith

Employee First Name: John

Social Security Number: 123-45-6789

Daytime Phone Number: (915) 555-5555

Address: 123 Street View Ln, El Paso, TX 79999

### REASON FOR FSA CARD REQUEST

STOLEN CARD: ☐ LOST CARD: ☐ DESTROYED CARD: ☐ DEPENDENT CARD REQUEST: ☐

SPOUSE CARD REQUEST: ☒ PERMISSION TO CONTINUE TO GIVE ACCESS TO MY SPOUSE/DEPENDENT ☐

If you are requesting a card for your dependent/spouse, please fill out the section below. Please list an eligible dependent or legal spouse, as defined by IRS Code 152, to whom the Benefit Card should be issued. If you need additional cards for each dependent, please fill a separate form for each dependent.

Last Name of Dependent/Spouse: Smith

First Name of Dependent/Spouse: Jane

DOB: 8/3/1965

Social Security Number: 987-65-4321

Address: 123 Street View Ln

Apt:

City: El Paso

State: TX

Zip Code: 79999

### EMPLOYEE AUTHORIZATION

By providing dependent/spousal information and signing the FSA Card Request Form, I authorize and understand that one additional Benefit Card will be issued under the FSA System. A card will only be issued to a legal spouse as defined by IRS Code 152. Use of card will directly affect my account balance. I am fully responsible to ensure that my spouse/dependent complies with the rules and regulations regarding the use of the card as outlined in the cardholder agreement to which I agree to be bound.

Signature: John Smith Date: 11/1/2020

Mail to:  
Preferred Administrators  
1145 Westmoreland Drive  
El Paso, TX 79925  
Phone: 915-298-7198  
Ext. 1051 or Ext. 1073  
Fax to: 915-298-7863

Indicate reason for card request.

Fill out this section for Spouse/ Dependent card requests.



## Letter of Medical Necessity

Under Internal Revenue Services (IRS) rules, some health care services and products are only eligible for reimbursement from your Flexible Spending Account when your doctor or other licensed health care provider certifies that they are medically necessary. Your provider must indicate you (or your spouse's or dependent's) specific diagnosis, the specific treatment needed, and how this treatment will alleviate your medical condition.

Preferred Administrators has developed this letter to assist you and your health care provider in providing the information we need in order to process your claims. Your provider can also submit a statement on his or her letterhead, as long as the letter includes all the information on this form.

By submitting this Letter of Medical Necessity you certify that the expenses you are claiming are a direct result of the medical condition described below, and you would not incur the expenses you are claiming if you were not treating this medical condition.

You only need to submit this submission form once, or your provider's letter containing the same information, with the first claim you submit for the service or product. However, if the treatment extends beyond the time period listed, you must submit a form or physician letter covering the new time period.

This form must be filled out by your physician.

Date:	
Patient Name:	
DOB:	SSN:
Diagnosis:	
CPT Code:	
Please describe what the recommended treatment is, how that treatment will alleviate the diagnosis or symptoms, and the duration of the treatment required.	
Sincerely, Provider Signature	Print Name
Provider License# and State	Provider Telephone

If you have any questions please contact us at (915) 298-7198 ext. 1027 or ext. 1073 from 8:00 a.m. until 5:00 p.m. You may fax your claim form to (915) 298-7863.