

Flexible Spending Account

Open a Flexible Spending Account with PIOPAC FIDELITY and save money....

What is an FSA?

An FSA or Flexible Spending Account is a way for you to set aside money, before taxes, on eligible expenses such as out of pocket medical, daycare, parking, and transportation. You determine your election and your employer deducts that amount evenly from your paychecks throughout the plan year. Since these deductions are being taken out before taxes you lower your taxable income and you use tax-free money for your expenses.

Types of Accounts:

Health Care

Prescriptions
Over-the-counter items and medicines*
Co-payments
Dental and Vision services

Dependent Care

Day Care
Preschool
Before / After school care
Dependent adult day care

Commuter

Public transportation

Parking

Parking fees

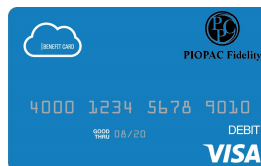
These are just some of the eligible expenses that can be included in your FSA plan. A complete list of all eligible expenses can be found on www.piopac.com

* A doctor's prescription is required for over-the-counter medicines

How to use your FSA money.

PIOPAC FIDELITY makes it easy to gain access to your money. Here are several choices on how you can use your FSA money.

- ✓ **WEX Health Card** (Medical FSA only)
 - WEX Health Card will be pre-funded with your annual election
 - You can use this debit card at merchants that accept credit or debit cards such as physicians' offices, pharmacies, and certified no receipt retailers.



- ✓ **Get Reimbursed** (Health, Dependent Care, and Transportation)
 - Pay for services out of pocket then request a reimbursement through fax, email, our website, or the mobile app.

Save up to
40% on health
and day care
expenses

Roll over
unused funds
to next plan
year

Have access to
your medical
FSA funds
right away

Manage your
account online

PIOPAC FIDELITY

1132 Bishop St.
Suite 2101
Honolulu, HI 96813

www.piopac.com

Things to know

- Your Health FSA funds are fully accessible at the start of the plan year. Dependent FSA funds must be in the account before they can be used.
- FSA's are regulated by the IRS who determines what expenses are eligible. The eligible expenses can change depending on IRS rulings.
- Most FSA purchases are automatically verified, but you might be asked to substantiate your purchase with a receipt. It's always a good idea to save your receipts.
- You can use our FSA checklist to help estimate your FSA election. This form is on our website at www.piopac.com

Questions:

For more information please contact PIOPAC FIDELITY at (808) 792-5226 or email fsaclaims@piopac.com
Log on to our website at www.piopac.com



Estimated Employee Tax Savings

Health FSA	Example
Prescription drugs	\$200
Dental services	\$350
Vision Services	\$100
Doctor Visit co pays	\$150
Orthodontic procedures	\$1,500
Prescription eye glasses	\$200
Annual Election	\$2,500
Taxes (30%)	x 30%
Estimated Tax Savings	\$750

Dependent Care FSA	Example
Pre School Tuition	\$3,500
A+ Programs	\$900
Summer Day Care	\$600
Annual Election	\$5,000
Taxes (30%)	x 30%
Estimated EE Tax Savings	\$1,500

Know Your Health Care FSA/HRA Eligible and Ineligible Expenses

Maximize the Value of Your Reimbursement Account - Your Health Care Flexible Spending Account (FSA) and/or Health Reimbursement Account (HRA) dollars can be used for a variety of out-of-pocket health care expenses. The following is based on a list of eligible and ineligible expenses used by federal employees.

Eligible Expenses

BABY/CHILD TO AGE 13

- Lactation Consultant*
- Lead-Based Paint Removal
- Special Formula*
- Tuition: Special School/Teacher for Disability or Learning Disability*
- Well Baby /Well Child Care

DENTAL

- Dental X-Rays
- Dentures and Bridges
- Exams and Teeth Cleaning
- Extractions and Fillings
- Oral Surgery
- Orthodontia
- Periodontal Services

EYES

- Eye Exams
- Eyeglasses and Contact Lenses
- Laser Eye Surgeries
- Prescription Sunglasses
- Radial Keratotomy

HEARING

- Hearing Aids and Batteries
- Hearing Exams

LAB EXAMS/TESTS

- Blood Tests and Metabolism Tests
- Body Scans
- Cardiograms
- Laboratory Fees
- X-Rays

MEDICAL EQUIPMENT/SUPPLIES

- Air Purification Equipment*
- Arches and Orthotic Inserts
- Contraceptive Devices
- Crutches, Walkers, Wheel Chairs
- Exercise Equipment*
- Hospital Beds*
- Mattresses*
- Medic Alert Bracelet or Necklace
- Nebulizers
- Orthopedic Shoes*
- Oxygen*
- Post-Mastectomy Clothing
- Prosthetics
- Syringes
- Wigs*

MEDICAL PROCEDURES/SERVICES

- Acupuncture
- Alcohol and Drug/Substance Abuse (inpatient treatment and outpatient care)
- Ambulance
- Fertility Enhancement and Treatment
- Hair Loss Treatment*
- Hospital Services
- Immunization
- In Vitro Fertilization
- Physical Examination (not employment-related)
- Reconstructive Surgery (due to a congenital defect, accident, or medical treatment)
- Service Animals
- Sterilization/Sterilization Reversal
- Transplants (including organ donor)
- Transportation*

MEDICATIONS

- Insulin
- Prescription Drugs

OBSTETRICS

- Breast Pumps and Lactation Supplies
- Doulas*
- Lamaze Class
- OB/GYN Exams
- OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)
- Pre- and Postnatal Treatments

PRACTITIONERS

- Allergist
- Chiropractor
- Christian Science Practitioner
- Dermatologist
- Homeopath
- Naturopath*
- Optometrist
- Osteopath
- Physician
- Psychiatrist or Psychologist

THERAPY

- Alcohol and Drug Addiction
- Counseling (not marital or career)
- Exercise Programs*
- Hypnosis
- Massage*
- Occupational
- Physical
- Smoking Cessation Programs*
- Speech
- Weight Loss Programs*

HRA ELIGIBLE

- Insurance Premiums
- Long Term Care Premiums

Note: This list is not meant to be all-inclusive, as other expenses not specifically mentioned may also qualify. Also, expenses marked with an asterisk (*) are "potentially eligible expenses" that require a Note of Medical Necessity from your health care provider to qualify for reimbursement. For additional information, check your Summary Plan Document or contact your Plan Administrator.

The IRS does NOT allow the following expenses to be reimbursed under Health Care FSAs or HRAs, as they are not prescribed by a physician for a specific ailment.

Ineligible Expenses

- Contact Lens or Eyeglass Insurance
- Cosmetic Surgery/Procedures
- Electrolysis
- Insurance Premiums and Interest (FSA Ineligible Only)
- Long Term Care Premiums (FSA Ineligible Only)
- Marriage or Career Counseling
- Personal Trainers
- Sunscreen (spf less than 30)
- Swimming Lessons

Note: This list is not meant to be all-inclusive.

Please Note: The IRS does not allow Over-the-Counter (OTC) medicines or drugs to be purchased with Health Care FSA or HRA funds unless accompanied by a prescription and the prescription is filled by a pharmacist. If you have an OTC prescription, you can use your benefits card for these purchases.

Ineligible Over-the-Counter Medicines and Drugs (unless prescribed in accordance with state laws)

- Acid controllers
- Acne medications
- Allergy & sinus
- Antibiotic products
- Antifungal (Foot)
- Antiparasitic treatments
- Antiseptics & wound cleansers
- Anti-diarrheals
- Anti-gas
- Anti-itch & insect bite
- Baby rash ointments & creams
- Baby teething pain
- Cold sore remedies
- Contraceptives
- Cough, cold & flu
- Denture pain relief
- Digestive aids
- Ear care
- Eye care
- Feminine antifungal & anti-itch
- Fiber laxatives (bulk forming)
- First aid burn remedies
- Foot care treatment
- Hemorrhoidal preps
- Homeopathic remedies
- Incontinence protection & treatment products
- Laxatives (non-fiber)
- Medicated nasal sprays, drops, & inhalers
- Medicated respiratory treatments & vapor products
- Motion sickness
- Oral remedies or treatments
- Pain relief (includes aspirin)
- Skin treatments
- Sleep aids & sedatives
- Smoking deterrents
- Stomach remedies
- Unmedicated vapor products

OTC items that are not medicines or drugs remain eligible for purchase with FSAs and HRAs. You can use your benefits card for these items.

Eligible Over-the-Counter Items (Product categories are listed in bold face; common examples are listed in regular face.)

- **Baby Electrolytes and Dehydration**
Pedialyte, Enfalyte
- **Contraceptives**
Unmedicated condoms
- **Denture Adhesives, Repair, and Cleansers**
PoliGrip, Benzodent, Plate Weld, Efferdent
- **Diabetes Testing and Aids**
Ascencia, One Touch, Diabetic Tussin, insulin syringes; glucose products
- **Diagnostic Products**
Thermometers, blood pressure monitors, cholesterol testing
- **Ear Care**
Unmedicated ear drops, syringes, ear wax removal
- **Elastics/Athletic Treatments**
ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts
- **Eye Care**
Contact lens care
- **Family Planning**
Pregnancy and ovulation kits
- **First Aid Dressings and Supplies**
Band Aid, 3M Nexcare, non-sport tapes
- **Foot Care Treatment**
Unmedicated corn and callus treatments (e.g., callus cushions), devices, therapeutic insoles
- **Glucosamine &/or Chondroitin**
Osteo-Bi-Flex, Cosamin D, Flex-a-min Nutritional Supplements
- **Hearing Aid/Medical Batteries**
- **Home Health Care (limited segments)**
Ostomy, walking aids, decubitis/pressure relief, enteral/parenteral feeding supplies, patient lifting aids, orthopedic braces/supports, splints & casts, hydrocollators, nebulizers, electrotherapy products, catheters, unmedicated wound care, wheel chairs
- **Incontinence Products**
Attends, Depend, GoodNites for juvenile incontinence, Prevail
- **Nasal Care**
Saline Nasal Spray
- **Prenatal Vitamins**
Stuart Prenatal, Nature's Bounty Prenatal Vitamins
- **Reading Glasses and Maintenance Accessories**

For additional information, please contact your Plan Administrator.

Important Benefits Announcement

Great news!

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

1. An easy-to-use **Consumer Portal**, <https://piopacee.lh1ondemand.com>, 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
- Sign up for direct deposit
- Sign in with existing username as First Initial, Last name, and last 4 of SS# as password.

2. A handy “PIOPAC” **Mobile Application** to:
 - Access available account balances on your iPhone®, iPod Touch®, iPad®, or Android®-powered device
 - Download your “PIOPAC” app today
 - Submit claims and receipts using your device’s camera
 - Receive account balances and selected alerts via text message on any mobile device



3. The convenient **WEX Health Card** allows you to:
 - Eliminate the need to pay with cash at the point of service and then submit claims for reimbursement
 - Reduce the need to submit receipts to verify purchases
 - Two (3-year) cards are issued in participant’s name. Dependents may use as long as they sign the reverse. Optional PIN numbers can be set up.



Please call us at (808) 792-5226 or email fsaclaims@piopac.com with any questions.