



# benefit strategies

## Using Your FSA Funds

**Health FSA Funds:** Your full election amount is available on the first day of the plan year.

**Dependent Care FSA Funds:** Your funds are available as they accumulate through payroll deductions.

*"The FSA debit card makes it so easy! It's pre-loaded with my Health FSA annual election amount and whenever I need to pay for a health care expense, I just swipe the card."*

— ANTONIO, PROVIDENCE, RI

### The FSA Card

It may look like a typical debit or credit card, but the FSA card is a special benefits card pre-loaded with your full annual Health FSA election amount. You use the card to pay for IRS qualified expenses directly at the point of sale or when paying a bill. The card works in settings such as physician offices, dental and orthodontic offices, optometrists, pharmacies, chiropractors, urgent care centers, and hospitals\*.

- Two identical cards are mailed to your home address and additional sets of cards can be ordered.
- The IRS requires you keep all original documentation\*\* for purchases associated with the FSA debit card. Benefit Strategies may also request copies of your documentation to verify a debit card purchase.

*\*If you are enrolled in the Dependent Care FSA, the card can also be used in dependent care settings. Just remember that the card will only work for an amount that does not exceed the available balance in your Dependent Care FSA account on that day.*

### Electronic and Paper Reimbursement Methods – 3 to 5 day typical turnaround time

Reimbursements are made payable to you, either by paper check or direct deposit. All reimbursement methods require you to submit documentation.\*\*

- Submit on-line through your secure account at [benstrat.com](http://benstrat.com)
- Download the Benefit Strategies mobile application to submit through your mobile device
- Complete a paper claim form to submit via fax, secure email, or mail

*\*\*To be valid, documentation must include: date the expense was incurred, patient name (if applicable), amount of the expense after any insurance adjustment, provider name, service/product description.*

## FSA Account Resources

### Your on-line account at [benstrat.com](http://benstrat.com)

Through your secure on-line account at [benstrat.com](http://benstrat.com) you can file for reimbursement, upload documentation, set up text message alerts, view claims history, account balances, filing deadlines and more.

### Benefit Strategies Mobile Application

Download our mobile application for iPhone, Android and tablet devices to access account information on the go, including filing claims. Use your device's camera to photograph your documentation and upload it through the application!

### Customer Relations Team

- 1-888-401-FLEX (3539) or [info@benstrat.com](mailto:info@benstrat.com)
- Monday - Thursday 8:00 AM - 6:00 PM ET; Friday 8:00 AM - 5:00 PM ET
- Automated system available through our toll free number at all times
- Please visit our website at [benstrat.com](http://benstrat.com)

# TLC<sup>3</sup>

 **Trust Loyalty Commitment**  
• Our customers trust we are committed to solving their problems.

 **Think Like the Customer**  
• Treat others as you would like to be treated.

 **Tender Loving Care**  
• Attending to customers with consideration and compassion – we strive for one-call resolution.

## Access your Account Online

### How to LOG IN to your Consumer web portal:

- 1) Open your browser and go to our website: [www.benstrat.com](http://www.benstrat.com).
- 2) Click "Login" link at the top right of the page.



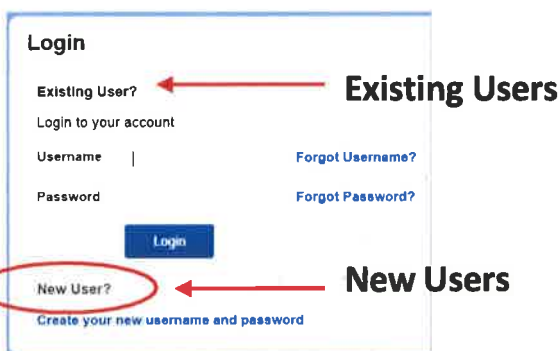
- 3) This takes you to a Secure Account Login page where you will click on one of two links depending on which service you are logging in to.

### Secure Account Login

FSA, HRA, HSA, Commuter Choice **Select**

COBRA, Direct Billing, Retiree Billing

- 4) On the login page, enter your Username and Password. If you haven't logged in before, use the New User link.



**Login**

Existing User? **Existing Users**

Login to your account

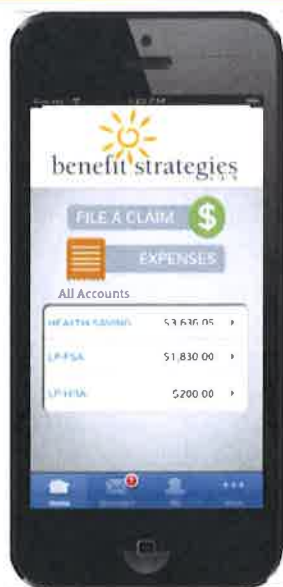
Username | [Forgot Username?](#)

Password | [Forgot Password?](#)

**Login**

New User? **New Users**

Create your new username and password



### The Benefit Strategies Mobile Application

Do you want to check your healthcare account balances and submit receipts anywhere, anytime? There's an app for that!

The "Benefit Strategies" mobile application enables you to easily and securely access your Reimbursement Accounts. You can view account balances and details, submit healthcare account claims, and capture and upload pictures of your receipts anytime, anywhere on any iPhone, Android or tablet device. You can also sign up to receive account alerts via text message.

**Benefit Strategies, LLC**

Email: [info@benstrat.com](mailto:info@benstrat.com)

Toll Free and Text-To-Chat: 888-401-3539

Online Chat: [www.benstrat.com](http://www.benstrat.com)

## FSA Store Is the Only E-Commerce Site Exclusively Stocked with FSA-Eligible Products



Products FSA-eligible without a prescription



Products only FSA-eligible with a prescription



### FSA Store Tools to Help Employees Better Manage their Funds



#### FSA Eligibility List

Eliminate Eligibility Guessing Games



#### FSA Deadline Tracker

Receive Deadline Reminders



#### FSA Learning Center

Get Answers to All Your FSA Questions!



#### Rx Process

Easily use Your FSA Card for OTC Items

## FSA Store Features & Benefits

- Largest Selection of FSA-Eligible Products Online
- FREE Shipping on Orders \$50+
- Accepts All FSA, HSA and Major Credit Cards
- 24/7 Customer Support

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