



Consolidated Communications



Utilizing Medical and Dependent Care Flexible Spending Accounts

[FSA]





FSA IRS Regulations

Qualifying status changes include:

- Elections cannot be changed mid-year
- Qualifying status changes
- Marital status
- Number of dependents
- Job status
- Daycare cost/provider change
- 30 days to make changes





FSA Benefits Debit Card

- Free Benefits Debit Card
- Minimize the amount of out-of-pocket spending
- Valid for three+ years
- Instant access to FSA funds





FSA Claim Filing

The best form of documentation when submitting a claim is either an explanation of benefits (EOB) from your carrier, or an itemized receipt from your provider



- Any documentation provided must contain the following information:
- When the service was received
- Where the service was received
- What service was received
- The amount/cost of the service received



FSA Claim Filing Options



**Mobile app, online account
or manual claims**

Processed within two business days



Choose direct deposit or paper check

Direct Deposit – FREE
\$25 minimum reimbursement
for paper checks



FSA

Account Access



Online Account



Mobile App



With our Mobile App You Can:

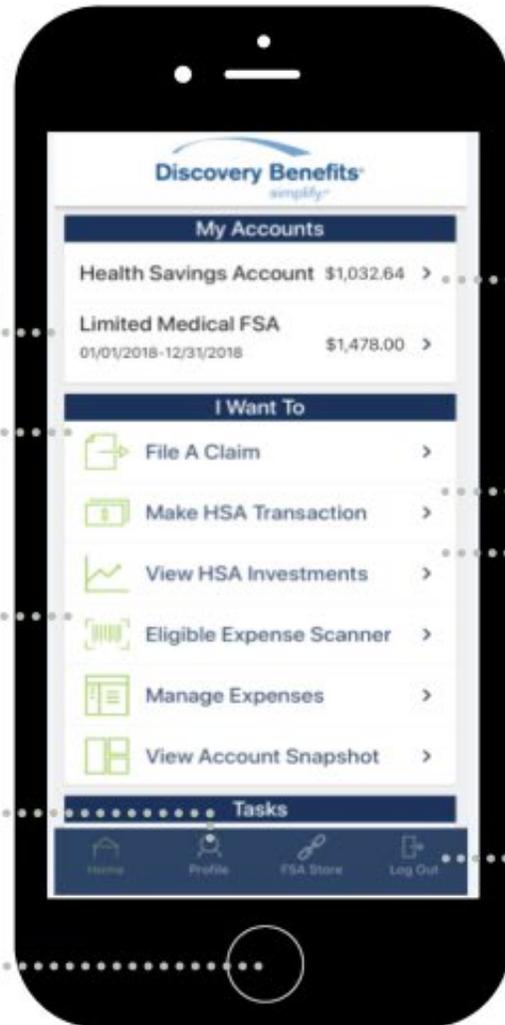
Get instant notifications on the status of your claims.

File a claim and upload documentation in seconds using your phone's camera.

Scan an item's bar code with your phone's camera to determine if it's an IRS code Section 213(D) eligible expense.

Report a card as lost or stolen.

Log in with your fingerprint.



Check your balance and view account activity.

Easily move funds from your HSA into your bank account to cover eligible expenses.

View current HSA investments balance, recent activity and rate of return.

Reset login credentials.



Security on the go

Our mobile app uses secure encryption and won't store pictures on your phone, keeping your documentation safe and secure. Login is protected by a four-digit passcode of your choosing. You can also log in with you thumbprint on Apple devices.

Download the app for free on Apple and Android smartphones and tablets.





Contact Participant Services

Our Participant Services team is available Monday through Friday, from 6 a.m. to 9 p.m. CT, except holidays.

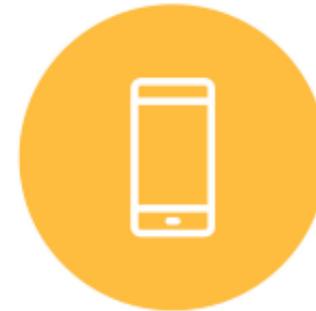


Live Chat



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