

HEALTH CARE

FLEXIBLE SPENDING ACCOUNT (HCFA)



INCREASE YOUR SPENDING POWER

The Health Care FSA allows you to use tax-free dollars for eligible expenses not covered by insurance for you, your legal spouse and your eligible dependents. You determine the amount of money you would like to deposit and it is deducted before any taxes are taken from your paycheck. You can then use that money to pay for eligible expenses.

Your entire annual election amount is available on the first day of the plan year. This allows you more flexibility in how and when you incur and claim expenses.

Eligible Dependents

The IRS specifically defines who is considered to be an eligible dependent for the Health Care FSA. You may only submit expenses for yourself and your eligible dependents. A dependent is eligible whether or not he/she is covered on your health plan, as long as he/she is your spouse or your child who is age 26 or younger.

You may also use the FSA for eligible expenses for any other person who resides in your home for at least six months of the year and for whom you claim as a dependent on your federal income taxes. Please see your tax advisor if you have any questions.

Eligible Expenses

The list of expenses for which you can claim reimbursement from the Health Care FSA is extensive. Please keep in mind that the list of eligible expenses is determined by the Internal Revenue Service (IRS) Code Section 213, and is not at your employer's or Mercer Marketplace's discretion. You can access the list of eligible expenses by logging into your Mercer Marketplace participant portal.

Some examples of expenses eligible for reimbursements under your Health Care FSA include:

- Prescription drugs
- Provider co-pays and co-insurance amounts, including Medical, Vision, Chiropractic, etc. Providers
- Hospital or Emergency Room copays and co-insurance amounts
- Dentists and Orthodontic expenses
- Over-the-counter medicines
- Laboratory expenses
- Ambulance services
- Hearing Aids

Remember, not all services provided by eligible providers are eligible for reimbursement through your Health Care FSA. For example, you could have had your teeth whitened at the Dentist (a cosmetic

procedure) which is not FSA-eligible. Some expenses may require a prescription or note from your provider in order to be eligible for reimbursement.

Submitting a Claim

You can submit a claim for reimbursement in several ways:

- Mercer Marketplace Benefits Card. This is the fastest and easiest way to access your account funds. Simply swipe your Benefits Card at participating providers and keep your receipt.
- Mercer Marketplace participant portal. Electronically submit your claim directly through the portal and upload your receipts.
- Mercer Marketplace "Your Flex Benefits" mobile app. Simply download the "Your Flex Benefits" app in iTunes or Google Play. Once you have registered through the mobile app you can submit claims and use your phone's camera to upload your receipts.

Substantiating a Claim

Mercer Marketplace may request documentation to substantiate your claim or Benefits Card transaction to align with the Internal Revenue Service (IRS) requirements. Remember to keep a copy of your receipt to have in the event you are asked to provide it.

CONTACT INFORMATION

Mercer Marketplace Participant Services representatives are available Monday through Friday 8 am to 9 pm ET.

Phone: (866) 268-0142

Fax: (844) 791-8319

Web: www.yourflexbenefits.mercermarketplace365.com