

Flexible Spending Account

It pays to plan ahead.

Get the most from your FSA

Eligible expenses
Understanding the rules

Using your Ceridian Benefits Card

Easy, fast and secure

Getting reimbursed

How it works
Documentation requirements
What to do if your claim is denied

Manage your account

FSA Online





Get the most from your FSA

Eligible expenses

What's covered?

The list of eligible expenses is too large to print in its entirety here, but the following is a sample of covered expenses.

This list may be amended at any time of the year without notice.

For comprehensive lists, visit:
Health care:

www.myceridian.com/hfsa-expenses

Dependent care:

www.ceridian.com/myceridian/client-support/compliance/dfsas/dfsas-expenses.pdf

Who can incur eligible expenses?

A Health Care FSA will reimburse you for the eligible medical expenses you incur for:

- Yourself
- Your spouse
- Your dependents
- Your adult children

A Dependent Care FSA helps you pay for child or elder care expenses incurred so you and your spouse can work.

Health care expenses

ACUPUNCTURE	OPTOMETRIST AND OPHTHALMOLOGIST FEES
CHIROPRACTIC CARE	ORTHODONTIA
CONTACT LENSES	OVER-THE-COUNTER DRUGS (starting 1/1/2011, the purchase of over-the-counter medicines will require additional documentation)
CO-PAYS	OXYGEN
DENTAL EXPENSES (excluding whitening)	PHYSICAL THERAPY
DERMATOLOGIST FEES	PREGNANCY TESTS
DIAGNOSTIC TESTS	PRENATAL CARE
DURABLE MEDICAL EXPENSES (e.g., wheelchair or crutches)	PRESCRIPTION DRUGS
FLU SHOTS	PRESCRIPTION EYEGLASSES, SUNGLASSES AND READING GLASSES
GUIDE DOG EXPENSES	PSYCHIATRIC FEES
GLUCOSE KITS	SMOKING CESSATION PROGRAMS
HEARING AIDS AND BATTERIES	SUBSTANCE ABUSE TREATMENT
IMMUNIZATIONS	X-RAYS
INFERTILITY TREATMENTS	
LAMAZE CLASSES	
LASIK	
MIDWIFE SERVICES	

Dependent care expenses

DAY CARE	AU PAIR SERVICES
IN-HOME CARE	DAY CAMP
NURSERY OR PRESCHOOL	ELDER CARE SERVICES
AFTER SCHOOL CARE	

A note on Dependent Care FSAs

Eligible expenses may include services inside or outside of your home by anyone other than your spouse, a person you list as a dependent or one of your children under 19. Dependent care for a child over 13, overnight camp, babysitting that is not work-related, kindergarten, school tuition and long-term care services are not eligible expenses.





Get the most from your FSA

Understanding the rules



The “use it or lose it” rule

What you've heard is true. The IRS mandates that if you don't use up your FSA account balance by the end of the plan year, you lose the money. So make sure to access your account online to see your balance, claim submission deadline, claim filing deadline and claim information.

Changing your contributions

To make an FSA election change, you must experience a significant life event such as:

- Marriage
- Divorce
- Birth
- Death in your immediate family

For a Dependent Care FSA only, you may also make election changes that correspond with the cost of care. Ask your employer what changes you may be able to make in this instance and the procedure for reporting them.

What happens if I terminate employment?

Participation in the FSA ends if you terminate employment. You may submit a claim for reimbursement of eligible expenses after your participation ends. The expenses must have been incurred prior to the plan termination date and they must be submitted within the run-out period.

What is the run-out period?

The run-out is a specified period of time after the end of the plan year in which you may continue to submit claims incurred during your period of coverage. This is not a period when you are able to continue to incur new expenses, but rather it allows you time to gather and submit expenses before forfeitures are applied.

Health Care Reform

There are some changes due to health care reform that you should be aware of. To learn how these changes may affect your FSA, go to www.ceridian-benefits.com and click on **Health Care Reform**.



Using your Ceridian Benefits Card

Easy, fast and secure



Your Benefits Card works just like a bankcard, except that it's linked to your FSA balance. The best part? When you use your Card on eligible health care expenses, you don't have to pay out-of-pocket, file a claim or wait to get reimbursed. You can use your card to pay most health providers that display the MasterCard® logo right at the time of purchase. Just hit "credit" when prompted, and the amount is deducted from your FSA account and paid directly to your health care provider.

Generally, your Card can be used to pay for:

- Pharmacy prescription co-payments
- Co-payments at your doctor's office
- Coinsurance, deductible or other out-of-pocket expenses for medical, dental and vision expenses

There are some changes due to health care reform that you should be aware of. To learn how these changes may affect your FSA, go to www.ceridian-benefits.com and click on **Health Care Reform**.

What is the balance on my card when I receive it?

At the beginning of the plan year, the balance of your new Benefits Card will be equal to your annual Health Care FSA election amount.

How many Benefits Cards will I receive?

One Benefits Card will be issued to you. Please contact Ceridian to request additional cards.

Will anyone accept my Benefits Card?

Most medical providers (including doctors' offices, dental and vision care providers and hospitals) will accept the Benefits Card if they display the MasterCard® logo. Your Benefits Card will only be accepted at qualified health care establishments. It will not be accepted at convenience stores, gas stations or restaurants. In addition, your Benefits Card cannot be used to pay your dependent care provider.

What if my Benefits Card is not accepted or declined?

Give the clerk another form of payment for the total amount of your purchase. Then you can submit your claim online and send in your receipt with the claim confirmation page to request reimbursement for your FSA-eligible items.

Are there times when I *do not* have to submit a receipt?

Yes, there are times when it is not necessary to submit your receipt when using your Benefits Card. These include:

- When your expense equals your employer's insurance plan's co-pay
- When you have a recurring transaction of the same amount and at the same merchant as another transaction that Ceridian has previously approved within the past year
- When you purchase eligible items at an establishment that has an Inventory Information Approval System

You can always access your account online to see if your card transaction requires a receipt.

Do I still need to keep my receipts?

Yes. You must *always* keep your original receipts for all Benefits Card transactions in the event of an IRS audit. There may also be some cases in which Ceridian may request additional documentation. So if you use your card, remember to save your receipts. Your receipt must have the following information:

- Date of service
- Amount due (i.e., patient responsibility amount)
- Provider name
- Type of service or service description (e.g., "Cleaning" or "Crown" are valid descriptions; "Dental" is not.)

How will I know if I need to submit additional documentation?

You will be notified by mail or email in approximately 45 days after your purchase. You will be provided with details of the transaction, what information to submit and specific instructions on how to submit the necessary information. If the requested information is not received within 60 days, your Benefits Card may be temporarily deactivated.

Can I pay for dependent care with my Benefits Card?

With a Benefits Card, you cannot pay for dependent care or non-health care related items.



Getting reimbursed

How it works



Reimbursement just takes a little planning. When you incur an eligible expense, send in your receipt with the necessary form. To get quick access to your money, submit your claim online and send in your eligible expense receipt or Explanation of Benefits. It's that simple!

Step 1: Incur a health or dependent care expense.

NOTE: If you use your Ceridian Benefits Card to pay for an eligible *health care* expense, you can skip steps 2-4.



Step 2: Submit claim online and print confirmation page.



www.ceridian-benefits.com

Step 3: Send in receipts with your confirmation page.



OR



OR



Step 4: Get reimbursed!

IMPORTANT TIPS

- The quickest way to access your Health Care FSA balance is to use your Ceridian Benefits Card to pay for eligible health care expenses.
- Remember to always keep your original receipt or Explanation of Benefits.

You can find claim forms online at www.ceridian-benefits.com.

Send your confirmation page and receipt to one of the following:

Email:
consumerservices@ceridian.com

Fax:
866-717-3820

Mailing address:
Ceridian Benefits Services
PO Box 534451
St. Petersburg, FL 33747



Getting reimbursed

What to do if your claim is denied



In the instance of a denied claim, participants have the opportunity to submit the correct information and resubmit the claim for reimbursement.

- ✓ Be sure all expenses were incurred during the plan year before submitting.
- ✓ Be sure the expenses were not previously submitted.
- ✓ Make sure that all of the information provided on the claim form (particularly your name, address and the name of your employer) is clearly legible.
- ✓ Retain a copy of all claims forms and receipts submitted.

You may appeal a claim denied in whole or in part by writing to Ceridian within 180 days and providing additional information to establish that the claim is eligible. You may also request a copy of relevant documents, such as the employer's plan document(s).

Ceridian Benefits Services
PO Box 534451
St. Petersburg, FL 33747

Phone: 877-799-8820
Fax: 866-717-3820
Email: consumerservices@ceridian.com

TOP REASONS CLAIMS ARE DENIED:

INFORMATION IS DIFFICULT TO READ OR MISSING
RECEIPTS FOR INELIGIBLE EXPENSES
EXPENSES INCURRED OUTSIDE THE PLAN YEAR
EXPENSES THAT HAVE ALREADY BEEN SUBMITTED
EXPENSES THAT ARE NOT QUALIFIED FOR THE PLAN THAT YOU ARE PARTICIPATING IN

YOUR RECEIPT MUST CONTAIN:

1. DATE OF SERVICE
2. AMOUNT DUE (i.e., patient responsibility amount)
3. PROVIDER NAME
4. TYPE OF SERVICE OR SERVICE DESCRIPTION (e.g., "Cleaning" or "Crown" are valid descriptions; "Dental" is not.)

Manage your account

Use FSA Online

Managing your account is easy. When you access your FSA account online, you can submit claims, check your balance and access forms.

You can also:

- View claim status
- View claim history
- Add a dependent
- Sign up for electronic notifications

Check your account online today!
www.ceridian-benefits.com.



Account	Available Balance	Final Service Date	Final Filing Date	Actions
2009 Health Care Flexible Spending Account 01/01/2009 - 12/31/2009	\$2,793.52	12/31/2009	3/31/2010	File Claim View Claim History
2009 Dependent Care Flexible Spending Account 01/01/2009 - 12/31/2009	\$690.00	12/31/2009	3/31/2010	File Claim View Claim History

ACCOUNT SUMMARY

FORMS

Account	Available Balance	Final Service Date	Final Filing Date	Actions
2009 Health Care Flexible Spending Account 01/01/2009 - 12/31/2009	\$2,793.52	12/31/2009	3/31/2010	File Claim View Claim History
2009 Dependent Care Flexible Spending Account 01/01/2009 - 12/31/2009	\$690.00	12/31/2009	3/31/2010	File Claim View Claim History

FILE CLAIMS

ELECTRONIC NOTIFICATIONS

VISIT WWW.CERIDIAN-BENEFITS.COM TO:

- SUBMIT CLAIMS
- CHECK YOUR BALANCE
- ACCESS FORMS
- AND MORE!

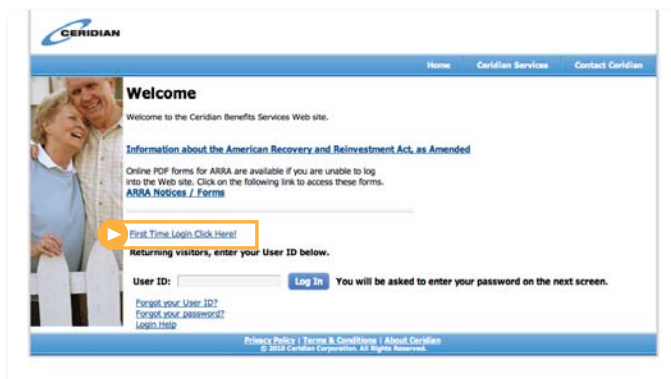
Manage your account

Use FSA Online

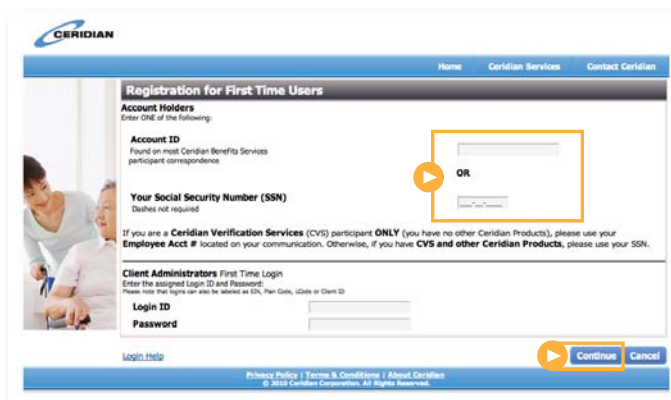
How do I login to the Web site?

First Time Login Only

1. Go to www.ceridian-benefits.com.



2. Select the link [First Time Login Click Here!](#)



3. Start the Registration Process by entering **ONE** of the following:
a [Ceridian Benefits Services Account ID](#) (found on most correspondence sent to you from Ceridian Benefits Services).
OR your [Social Security Number](#).

4. Click the [Continue](#) button at the bottom of the page.

5. On the next screen enter:

- Your first name and last name as they appear on correspondence you have received from Ceridian Benefits Services.
- Your street address.
- Your city, state abbreviation and the first five numbers of your zip code.
- If you have a non-U.S. address, check the box indicating that and fill in the requested information.

6. Click the [Continue](#) button.

You will be prompted to do the following:

- Enter and confirm your email address.
- Create a new user ID. Your new user ID must include a minimum of 6 characters and contain at least one letter (A-Z).
- Create and confirm a new password. Your new password must include a minimum of 7 characters and contain at least one number and at least one letter (A-Z). The password is case sensitive.
- Select your security questions and provide your answers.

7. Click the [Register](#) button to complete the process and continue to your Ceridian Benefits Services account(s).

Returning Users

Since Ceridian is now requiring two security questions and answers to better secure your information, you may see Your Profile page when you login. Re-confirm your email address, select a second security question and provide your answer.