

FlexChoice

A customized benefits experience.



FSA Plan Highlights

A Flexible Spending Account (FSA) lets you set aside a certain amount of each paycheck into an account - before paying income taxes. During the year you can use that account for reimbursement of qualified out-of-pocket expenses. The chart below lists your FSA options and the maximum amount you may deduct from your pay into that account.

How Does It Work?

You can contribute up to your plan's maximum for each benefit offered in the FSA. To do so, simply make your annual elections during your plan's Open Enrollment Period. As a reminder, you must actively enroll in your FSA each plan year. Your employer will deduct your elected amount from each paycheck and deposit the funds in your FSA. It is important to familiarize yourself with the specific deadlines associated with each plan to avoid potential forfeiture of unused account balances. Consult your plan's Summary Plan Description (SPD) for full details on plan specifics including eligibility, eligible expenses and deadlines.

The plan year runs for 12 months and ends on 06/30.

Benefit Options	Benefit Maximum	Deadline to Incur Expenses	Deadline to Submit Claims
Dependent Care Day care expenses	\$5,000	6/30	9/30
Health FSA Medical, dental,	\$3,200	6/30	9/30
Limited Purpose FSA Dental & vision only	\$3,200	6/30	9/30

Your plan allows a rollover of up to \$640 for Health FSA funds remaining at the end of the Plan Year. The remaining balance will rollover automatically and be available the entire following plan year.

Limited Purpose FSA will also rollover up to \$640.

Sentinel Benefits Card

The Sentinel Benefits Card is a Pre-Paid VISA card that allows you to pay for eligible FSA expenses at the point-of-sale. These cards can be used wherever VISA is accepted. Your Sentinel Benefits Card is valid for 3 years. If you continue to participate in the FSA, simply keep your card and your new balance is

It's simple: The card eliminates out-of-pocket expenses and reduces the need to file a claim. And the best part - it's free!



Manage your account online
sentinelgroup.com



Call the Service Center at
888-762-6088



Download the "Sentinel Benefits" app
at iTunes App Store or Google Play.



Healthcare FSA

A pre-tax account used to pay for out-of-pocket medical, dental and vision services.

Overview

Even with insurance, healthcare expenses can add up. A Healthcare FSA is a pre-tax benefit account used to pay for out-of-pocket medical, dental and vision services for you and your family. This employer-sponsored benefit allows you to put away pre-tax dollars to pay for eligible expenses. By contributing from your pre-tax income you'll save on federal, state and FICA taxes.

How does it work?

- 1 Enroll** during your open enrollment period, or mid-year if you are new to the company or have experienced a change in family status. Keep in mind that elections cannot be changed unless you have a qualifying event and unused funds may be forfeited at the end of the year. Check your plan's Summary Plan Description for full details on plan rules.
- 2 Access** your full annual election amount at any time after the effective date of your enrollment. Contributions will be made conveniently through payroll deductions spread evenly throughout the year.
- 3 Spend** your funds easily using the Benny Debit Card to deduct expenses directly from your account. If you are not able to use the Benny Debit Card, simply submit a claim and upload your receipt online for reimbursement from your account. Sentinel reimburses claims every Friday and can automatically deposit to your bank account.

- 4 Manage** your account online at sentinelgroup.com or on-the-go using our mobile app. Your online account allows you to check account balances, file a claim, view account history and more

What does it cover?

- Prescription drug co-payments
- Health plan deductibles and co-insurance
- Doctor and emergency room co-payments
- Contact lenses, eyeglasses and LASIK surgery
- Out-of-pocket dental expenses
- Over-the-counter medicines

Get the answers you need

- ✓ Access our online Help Center 24/7 at help.sentinelgroup.com.
- ✓ Connect with us online at sentinelgroup.com. Select "I am an Individual" and click the Contact Us button to reach us via chat or email, or request a call back.
- ✓ Call us Monday–Friday 8:00am–6:00pm at (888) 762-6088.

Know Your Health Care FSA: What's Eligible & What's Not

Eligible Health Care Expenses

Caring for the Handicapped

- › Service dog
- › Special education for the blind
- › Tuition at special school for handicapped

Child Birth & Well-Being

- › Breast pumps & lactation supplies
- › Birthing/Lamaze
- › Childbirth expenses (physician, hospital, etc.)
- › Midwife services

Dental

- › Bridges
- › Crowns (non-cosmetic)
- › Dentures and care products
- › Exams and teeth cleaning
- › Fillings
- › Gum treatment
- › Implants
- › Occlusal guards
- › Oral surgery
- › Orthodontia
- › Root canals
- › X-Rays

Family Planning

- › Condoms
- › Fertility treatments
- › Oral contraceptives
- › Pregnancy test kit
- › Tubal ligation
- › Vasectomy
- › Abortion

Hearing

- › Hearing aid devices and batteries
- › Hearing exams
- › Telephone for the hearing impaired

Lab Exams & Tests

- › Blood tests
- › Body scans
- › Cardiographs
- › Cholesterol testing
- › Laboratory fees
- › Mammograms
- › Radiology
- › Urine/stool analysis
- › X-Rays

Medical Equipment

- › Artificial limb/prosthetics
- › Asthma flow meters
- › Autoette/wheelchair
- › Blood pressure monitors
- › Blood sugar test kit/strips
- › Custom orthotic
- › Diabetic Supplies
- › Glucose kits, monitors and testers
- › Heart rate monitors
- › Medic-alert bracelet
- › Nebulizers/Vaporizers
- › Prosthesis
- › Syringes

Medical Procedures

- › Acupuncture
- › Breast reconstruction surgery (following mastectomy due to disease)
- › Operations (non-cosmetic)
- › Organ donor's medical expenses
- › Surgical fees

Miscellaneous

- › Ambulance service
- › Co-insurance and co-pays
- › Deductible eligible expenses
- › Hospital services
- › Insulin
- › Transportation expenses incurred for the rendering of medical services

Routine or Preventative Care

- › Flu shots
- › Immunizations/Vaccinations
- › Physical exams

Specialists

- › Chiropractor
- › Dermatologist
- › Osteopath
- › Psychiatrist/Psychologist

Therapy

- › Alcoholism treatments
- › Drug dependency treatments
- › Physical therapy
- › Smoking cessation programs
- › Speech therapy

Vision

- › Artificial eyes
- › Contact lenses & cleaning solutions
- › Eye examinations
- › Eye surgery
- › Eyeglasses
- › Laser eye surgery/LASIK
- › Prescription sunglasses
- › Seeing eye dog and its upkeep

Over-the-Counter

- Allergy medicine
- Antacids/acid reducers
- Anti-itch creams
- Antihistamines
- Bandages
- Cold and Flu medicine
- Cough suppressants
- Cold sore/fever blister ointments
- Callous and corn removers
- Crutches
- Cushions, pads, arch supports
- Eye drops
- First-Aid kits
- Gauze and gauze pads
- Heating pads
- Hot/cold packs
- Hydrogen Peroxide
- Incontinence supplies for adults
- Laxatives
- Medical tape
- Menstrual care products
- Pain relievers
- Pedialyte for child's dehydration
- Rubbing alcohol
- Sunscreen (SPF 15+)
- Supports and braces
- Thermometers
- Toothache/teething gels

Ineligible Health Care Expenses

- Christian Science practitioner*
- Compression hosiery* (for treatment of varicose veins)
- Cosmetic Surgery/Procedures
- Dancing/Exercise/Fitness Programs*
- Diaper Service
- Doula*
- Electrolysis
- Exercise Equipment/Personal Trainers
- Fiber supplements*
- Glucosamine/Chondrotin*
- Hair Loss Medication
- Hair Transplant
- Handicap automobile modifications*
- Health Club Dues*
- Herbal supplements*
- Humidifier*
- Insurance Premiums and Interest
- Lactation consultant*
- Language training for disabled child*
- Laser hair removal
- Lead-based paint removal*
- Long-Term Care Premiums
- Marriage Counseling
- Massage*
- Maternity Clothes
- Mentally handicapped or disabled person's cost for special home*
- Nutritionist*
- Orthopedic shoes* (to the extent the cost exceeds that of normal shoes)
- Prenatal vitamins*
- Psychoanalysis*
- Special food/beverage* (cost difference from regular food purchase)
- Special formula*
- Stem cell harvesting*
- Swimming Lessons
- Teeth Bleaching or Whitening
- Vitamins or nutritional supplements*
- Weight-loss program*
- Wig*

For more information call (888) 762-6088,
or visit www.sentinelgroup.com.

**Expenses marked with an asterik (*) are "potentially eligible expenses" that require a Note of Medical Necessity from your health care provider to qualify for reimbursement.*

Note: This list is not meant to be all-inclusive. For a full list please refer to IRS Code Section 213(d).



Dependent Care FSA



Overview

Being a working parent or guardian comes with significant financial responsibility. A Dependent Care Flexible Spending Account (FSA) is a pre-tax benefit account used to pay for the care of your child or other qualified dependent while you are working. Paying for these expenses using pre-tax funds can add up to some big tax savings.

How does it work?

- 1 Enroll** during your open enrollment period or mid-year if you are new to the company or have experienced a change in family status. Keep in mind that elections cannot be changed unless you have a qualifying event and unused funds may be forfeited at the end of the year. Check your plan's Summary Plan Description for full details on plan rules.
- 2 Build** your account balance through payroll deductions withheld from each paycheck. Funds become available as deductions are deposited to your FSA account.
- 3 Get reimbursed** for qualified expenses by submitting claims online. Sentinel reimburses claims every Friday and can automatically deposit to your bank account. Please note, a tax ID number is required for all providers when submitting claims. If your provider accepts the Benny Debit Card simply swipe your card to deduct expenses directly from your account up to your current available balance.

- 4 Manage** your account online at sentinelgroup.com or on-the-go using our mobile app. Your online account allows you to check account balances, file a claim, view account history and more.

What does it cover?

- ✓ Day care
- ✓ Pre-school
- ✓ After-school care
- ✓ Summer day camp
- ✓ Elder care
- ✓ Care for disabled dependents of any age

Get the answers you need

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- ✓ Connect with us online at sentinelgroup.com. Select "I am an Individual" and click the Contact Us button to reach us via chat or email, or request a call back.
- ✓ Call us Monday–Friday 8:00am–6:00pm at (888) 762-6088.

Your Dependent Care FSA: What's Eligible & What's Not

Eligible expenses under a Dependent Care FSA are defined as those that enable the participant or the participant's spouse to work or to look for work. For purposes of a Dependent Care FSA plan, a "qualified dependent" must be under the age of 13, unless mentally or physically handicapped. Per IRS regulations, the service provider cannot be an individual under the age of 19 whom a personal tax exemption may be claimed and/or a child of the participant or spouse.

Eligible Dependent Care Expenses

- ✓ After-school care or extended day programs
- ✓ Babysitters (not for social events)
- ✓ Caregivers for a disabled spouse or dependent who lives with the participant
- ✓ Child care centers that care for six or more children and that meet the IRS's definition of a qualified day care center
- ✓ Day camps
- ✓ Household expenses provided that a portion of such expenses is incurred to ensure a qualifying dependent's well-being and protection
- ✓ Nursery schools
- ✓ Transportation services provided by the dependent care provider
- ✓ Elder care for taxable dependents
- ✓ Au pair
- ✓ Nanny
- ✓ Pre-school (through pre-K)

Ineligible Dependent Care Expenses

- ✓ Babysitting for social events
- ✓ Educational expenses
- ✓ Expenses deducted from personal income tax return (dependent care)
- ✓ Kindergarten
- ✓ Overnight Camps
- ✓ K-12 Tuition

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or visit www.sentinelgroup.com

Important Note: A tax ID number (EIN or SSN) is required for all service providers when submitting claims for reimbursement.

Manage your FSA on-the-go

Download our Sentinel (FSA, HSA, HRA) Mobile App from the App Store or Google Play

Get secure, around-the-clock
information at your fingertips

- ✓ View account activity and check balances
- ✓ Enter and track expenses
- ✓ File FSA claims with receipt images
- ✓ Scan or view eligible expenses, and more!

To get started, follow these three
simple steps:

- 1 Download the Sentinel (FSA HRA HSA) Mobile App from the App Store or Google Play
- 2 Login using your existing Username and Password
- 3 Use Fingerprint Login to begin using the Mobile App



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sentinelgroup.com

We care about how we can help.

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