NetBenefits® Flexible Spending and Reimbursement Accounts Services Guide

Contents

OVERVIEW

This guide is a general guide of Fidelity Flexible spending and reimbursement accounts offerings. Please note that plan offerings are selected by your employer. This guide may illustrate a plan that is not currently available to you.

Welcome to NetBenefits, Fidelity's robust site where you can view and manage your Flexible spending and reimbursement accounts. This one-stop guide for the site will help you find the information you need to manage your accounts.

Within the NetBenefits Flexible spending and reimbursement accounts site you can:

- View account balances
- Reimburse yourself via direct deposit to a personal bank account or via check
- Pay your provider via online bill pay
- Access online monthly account statements
- Upload requested claim documentation

And much more!

If you have questions about your accounts, contact Fidelity Flexible Spending and Reimbursement Accounts Services:

Phone: 833-299-5089 (Monday to Friday, 8:00 am ET through 8:00 pm ET

Fax: 855-810-8223

Email: Fidelity@service.healthaccountservices.com

Mail: Fidelity Flexible Spending and Reimbursement Accounts Services
PO Box 2703
Fargo, ND 58108

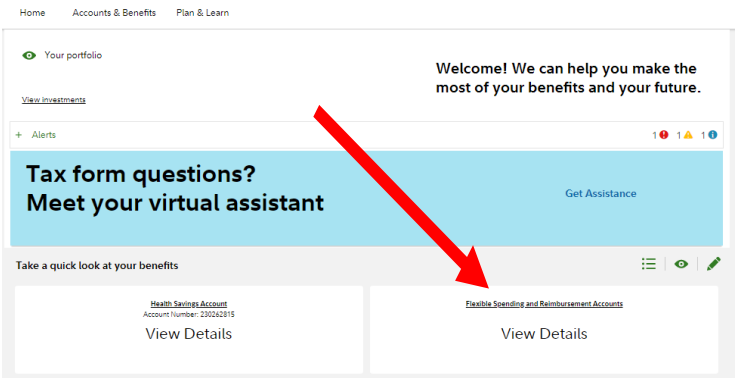
LOG IN TO YOUR ACCOUNT

Step 1: Visit NetBenefits to access your account.

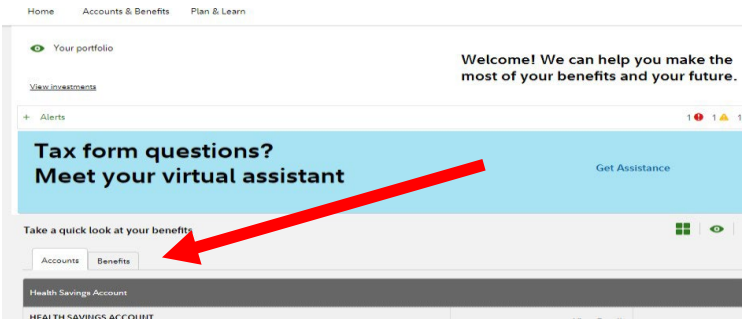
- If you already have a NetBenefits account, use your credentials to log in.
- If you're new to NetBenefits, select **"Register as a new user"** and follow the on-screen instructions to create your username and password. Note: You will be asked if you would like to use your Social Security Number for login or if you wish to establish a username. It is recommended that you establish a unique username.

Step 2: Once logged in, if your display preferences are **"tile view"** select the **Flexible Spending and Reimbursement Accounts** tile, or if "**list view**" select the **Benefits** tab, then select **Flexible Spending and Reimbursement Accounts**.

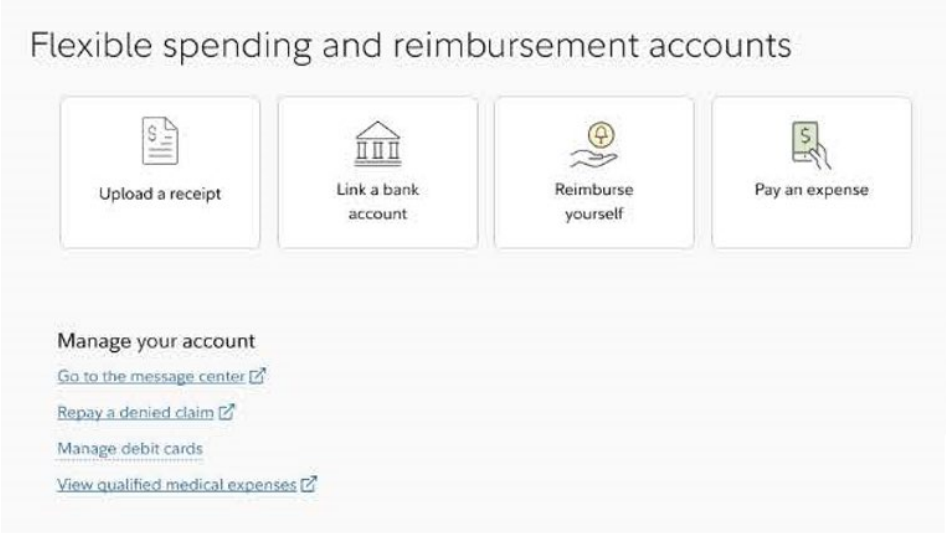
Tile view:

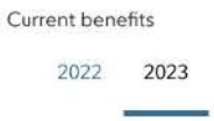


List view:



Step 3: Once on your Flexible spending and reimbursement accounts summary page you can view balances and manage your Flexible spending and reimbursement accounts.

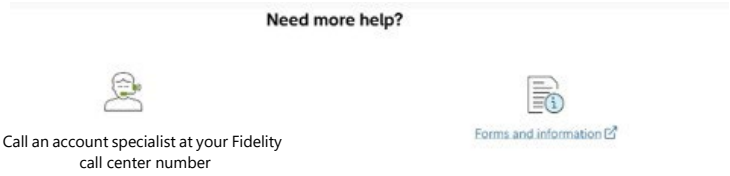




Step 4: Use NetBenefits to order additional cards for dependents and those you authorize. To order additional debit cards for a dependent, or those you authorize, select the **Manage debit cards** link

Cardholders must be at least 18 years old, and you will need to enter the dependent's social security number. Only the account owner may request additional debit cards and they will be mailed directly to the account owner's address. Please allow 7 to 10 days for the additional debit card to arrive in the mail. Select **Order an additional NetBenefits AccessCard®** and enter in the requested information until you reach Success!

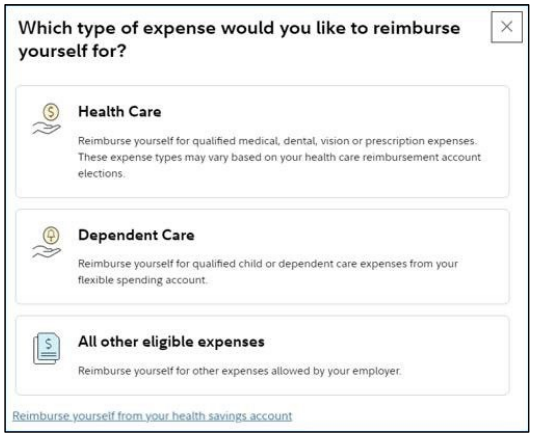
Also note the **Need more help?** section at the bottom of the Flexible spending and reimbursement accounts summary page. This displays the Call Center number and where to go for **Forms and information.** Forms and resources are located here and include claim forms, reoccurring claim forms, claims Terms and Conditions, Authorized Representative forms, Power of Attorney form, and more.



ACCOUNT MANAGEMENT

The Flexible spending and reimbursement accounts summary page provides you with some quick and easy actions. Review the tiles or quick links to start your needed action. The top actions are **Upload a receipt, Link a bank account, Reimburse yourself, and Pay an expense.**

Selection for Reimburse yourself tile

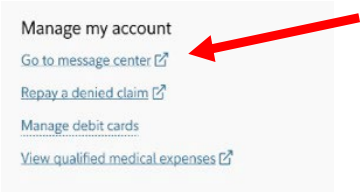


Selection for Pay an expense tile

FILE A CLAIM

MANUAL FORM CLAIMS

You can submit a manual claim to reimburse yourself with a reimbursement request form. To access that form, scroll to bottom of the Flexible spending and reimbursement accounts page to the **Forms and information** icon to download the needed form. Once the claim has been approved, funds will be issued directly to you via check or direct deposit depending on your linked accounts and preferences. Should your claim be denied, you will receive an email or text that directs you to **Go to message center** for information on the denial reason.



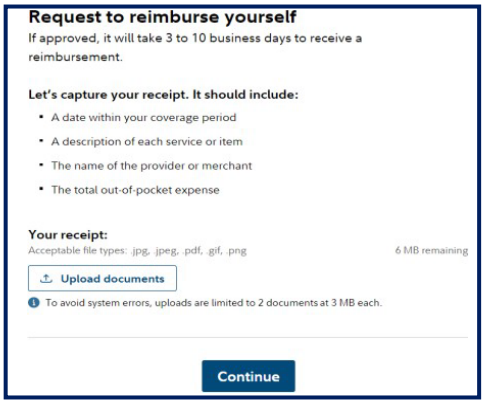
ONLINE CLAIMS

When filing a claim online, whether you are reimbursing yourself or paying an expense, a new screen will open where you can select the type of expense.

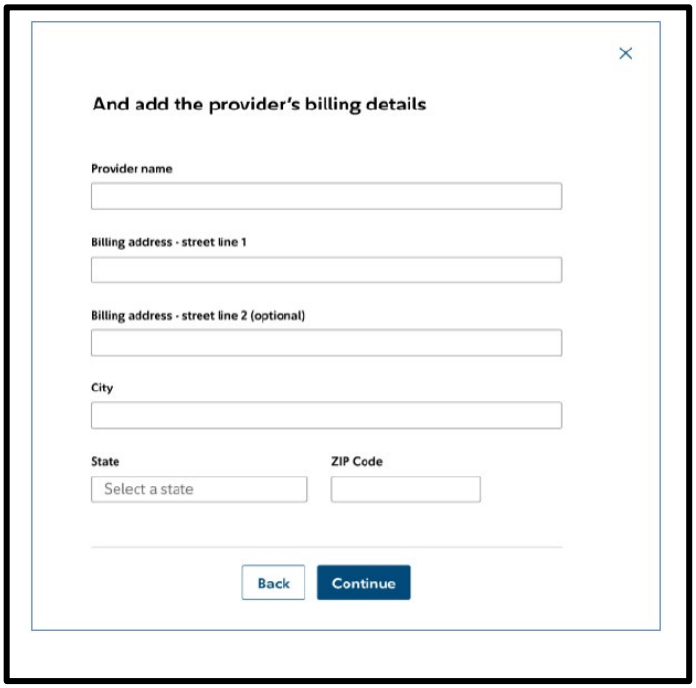
To submit a claim directly on NetBenefits, follow these three steps:

Step One - Upload your receipt

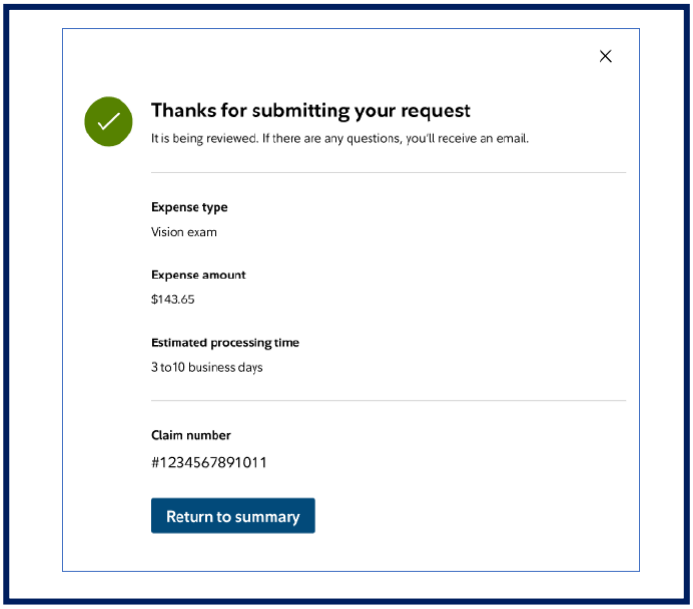
- Receipts must be in a JPG, JPEG, GIF, PNG or PDF
- To avoid system errors, uploads are limited to:
  - **2 documents; each up to 3 MB in size**
- Receipt uploads cannot exceed 6 MB.



Step Two – Provide information. Note: For dependent care claims, you will need to include an end date and identify the dependent who received the service.



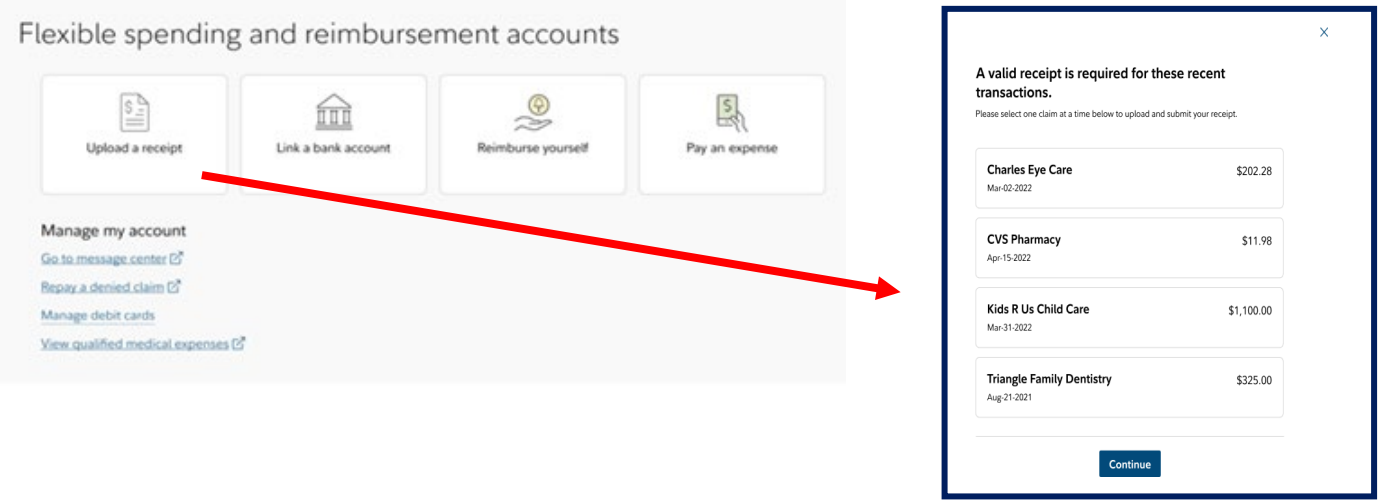
Step Three – Review and submit request



UPLOAD A RECEIPT

Most pharmacy claims will auto-substantiate. Other transactions may require additional documentation. Hold on to your detailed receipts. Usually, you receive a receipt request within a few days of swiping your debit card. Always save receipts with other important papers and for possible future requests. When you select this tile,-you will see a list of any current transaction(s) that need a receipt. Select the transaction on the list and select continue to upload the associated receipt.

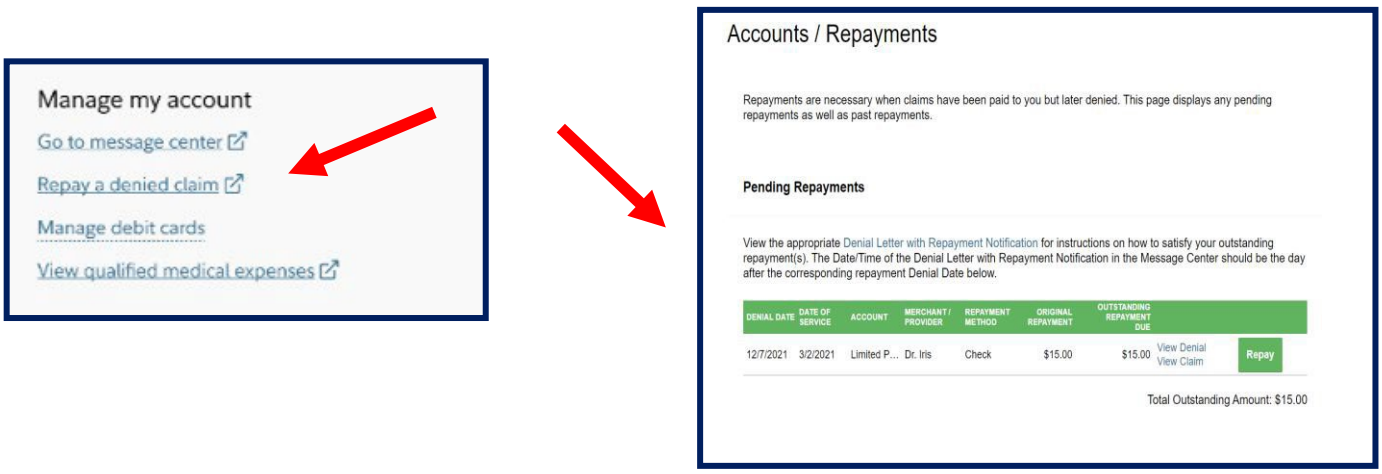
Note: Receipts must be in a JPG, JPEG, GIF, PNG or PDF.
To avoid system errors, receipt uploads are limited to 1 document at 3 MB.



If your transaction is not displayed, it may be a timing issue. Check your email or text messages for a notice that a receipt is needed. Fidelity Flexible Spending and Reimbursement Accounts Services does not send out notifications to you advising if a receipt is **not** needed.

REPAY A DENIED CLAIM

Another common activity that participants may have to perform is to pay back an unsubstantiated claim(s). Consistent with IRS regulations, on behalf of your employer and your plan, we will request repayment. We will request repayment from you for any paid claims for which we have not received sufficient receipt documentation. You will receive an email or text notification which will direct you to NetBenefits. After you log in select the **Flexible spending and reimbursement accounts** tile, then select **Repay a denied claim.** A new screen will open for you to accomplish repayment activities.



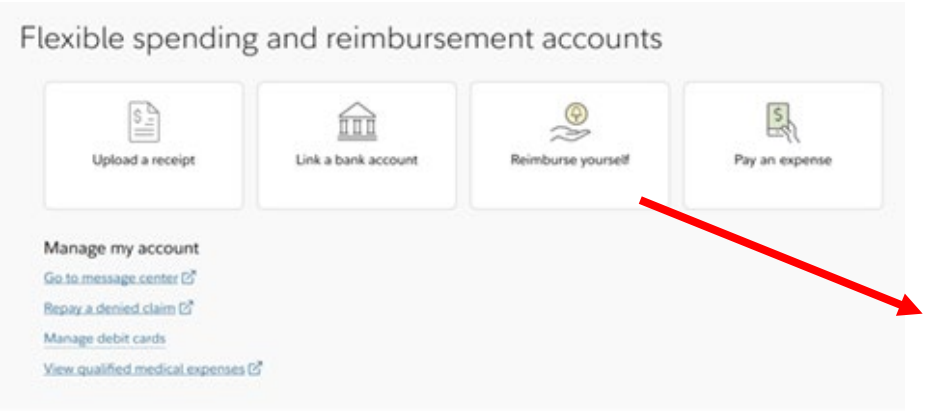
To repay a claim you can utilize either of the two options below:

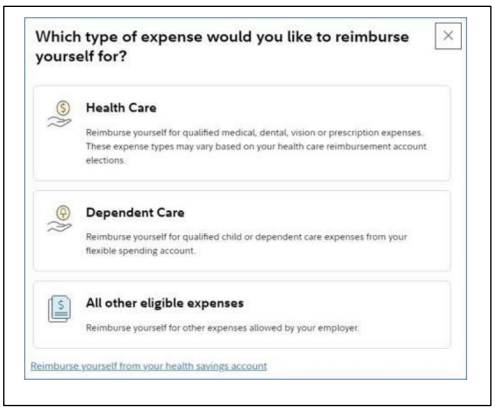
1. Select the transaction that needs to be repaid. **Repay** the claim(s) via a transaction directly from your personal bank account you have on file. See **Link a bank account** for instructions if you need to add or update your linked bank account. This is the fastest way to submit your repayment.

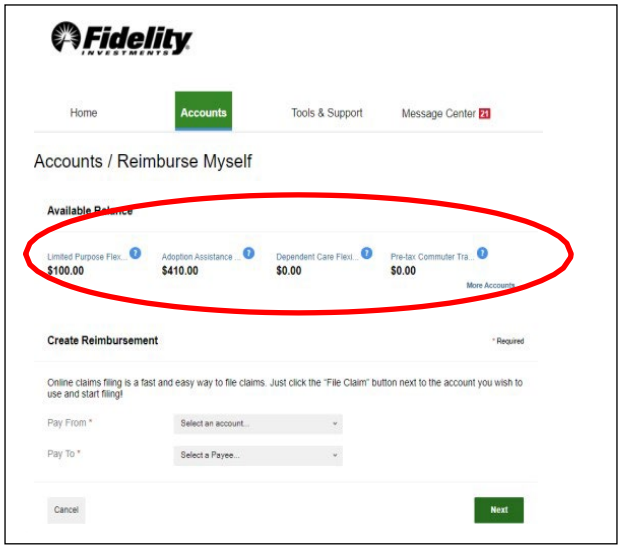
2. Print the **Denial Letter with Repayment** and mail it along with a personal check to the mailing address listed at the bottom of the notification.

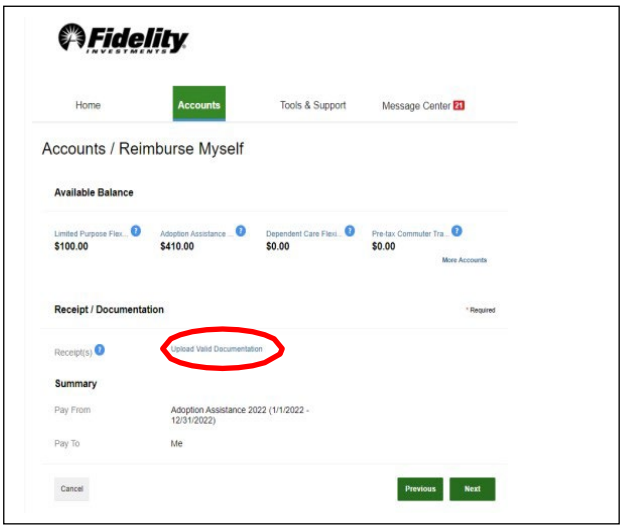
***Note**: If you have sufficient documentation for the claim that has been denied and is pending repayment, you can select the **Upload a receipt** option if it's available instead of repaying the claim.*

REIMBURSE YOURSELF……for all other eligible expenses









- Select **All other eligible expenses**
- Select the account type that you want to be reimbursed from.
- Upload your receipt or other valid documents

Accounts / Reimburse Myself

Available Balance

Limited Purpose Flex...	Adoption Assistance ...	Dependent Care Flexi...	Pre-tax Commuter Tra...
$100.00	$410.00	$0.00	$0.00

More Accounts

Claim Details * Required

If all or part of your claim is unreimbursable due to auditing factors (i.e. claim exceeds available balance in your account), then you will only be reimbursed the approved amount. If this occurs, you will receive notification in the mail.

Start Date of Service * 12/21/2022

End Date of Service 12/21/2022

Amount * $ 10.00

Provider * Dr Smith

Category * Adoption Assistance

Type * Adoption Fees

Description

If the category is 'Other' or 'Over-the-Counter Drugs', you must provide a description.

Recipient *
- CHANDRA AMMERMAN
- Janice Durham
- tina jones

Add Dependent

Did You Drive To Receive This Product/Service?* Yes No

Summary

Pay From Adoption Assistance 2022 (1/1/2022 - 12/31/2022)

Pay To Me

Documentation Uploaded No

Cancel Previous Next

- Add information on your claim Identify the individual that this reimbursement is for
- Please refer to your employer plan document on dependent eligibility Select Next

Fidelity INVESTMENTS

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Accounts / Transaction Summary

Available Balance ** Balance reflects claims not yet submitted

Limited Purpose Flex...	Adoption Assistance ...	Dependent Care Flexi...	Pre-tax Commuter Tra...
$100.00	$400.00 **	$0.00	$0.00

More Accounts

Transaction Summary (1)

FROM	TO	EXPENSE	AMOUNT	APPROVED AMOUNT	
Adoption Assistance 2022	Me	Adoption Fees	$10.00	$10.00	Remove Update
Total Amount			$10.00	$10.00	

Claims Terms and Conditions

☐ I have read, understand, and agree to the Terms and Conditions.

Cancel Save for Later Add Another Submit

- Review that the information is correct.
- Review and agree to the Terms and Conditions.
- Select **Submit** to complete the process

VIEW ALL CLAIMS

Visit NetBenefits. After you log in, select the **Flexible spending and reimbursement accounts tile**, then scroll to the Recent activity to view the link at the bottom of this section. This will take you to all your claims.

Recent activity
(Last 30 days)

Date	Account type	Description	Amount
12/03/2022	Dependent Care FSA	Denied Claim	+$10.00
12/03/2022	LPFSA	Denied Claim	+$10.00
12/03/2022	Adoption	Denied Claim	+$10.00
11/15/2022	Adoption	Denied Claim	+$110.00
11/15/2022	Adoption	Claim Submission	-$200.00
11/15/2022	Adoption	Employer Contribution	+$500.00
11/03/2022	Dependent Care FSA	Claim Submission	-$10.00
11/03/2022	LPFSA	Claim Submission	-$10.00
11/03/2022	Adoption	Claim Submission	-$10.00
06/01/2022	LPFSA	Contribution Adjustment	[illegible].00
06/01/2022	LPFSA	New Election	+$100.00

View all HSA transactions | View all flexible spending and reimbursement transactions

ADDITIONAL ACCOUNT VIEWS

If you hover over the **Accounts** tab, in the account section you will find the following additional links:

Account Activity – View your pending and processed transactions. You can also export your transactions if you wish to access your transactions in a spreadsheet. ***Note****: This cannot be done with QuickBooks*

Claims – Shows a list of the claims that have been filed. Claims can be filtered by Date, Account, Merchant/Provider, Claim Status, and Amount.

Payments – View a list of all transactions for your accounts. Payments can be filtered by Date, Transaction Number, Method of Payment, Status, and Amount.

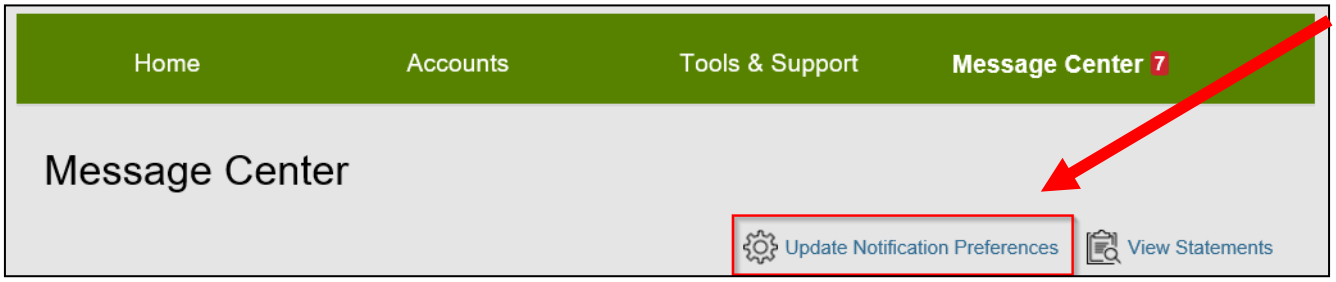
Statements – View your account statements, receipt reminders, and denial letters.

I Want to Section – Allows for a fast and easy way to do common activities. Hover over the Accounts tab and this view will display.

NOTIFICATION PREFERENCES

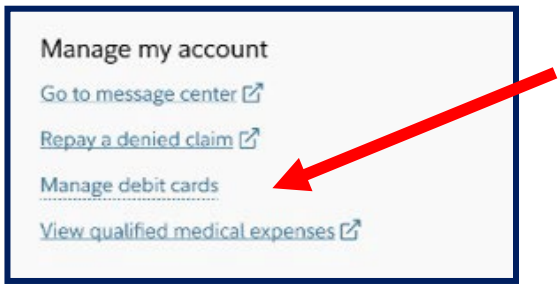
You can update your email and telephone number by navigating to NetBenefits. Select **Go to message center**. **Update Notification Preferences** icon is displayed in this view, and you can update your preferences. In this section you can update your contact information including mobile number, time zone, and email address. You can also update your notification preferences and can select **Email or Text** for various claims and payment notifications. It is important to note that notifications are provided when you need to take action on one of your transactions.

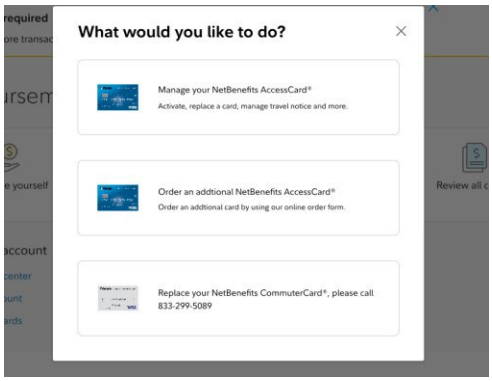
It is important to note that all notifications will come from **Fidelity.Health.Accounts@Fidelity.NetBenefits.com**. This is a no-reply email address. Make sure these notifications do not end up in your Spam folder. For assistance, you can call your Fidelity Flexible Spending and Reimbursement Accounts Services call center number your employer has shared with you.



DEBIT CARDS

NETBENEFITS ACCESSCARD®





ADVANTAGES OF THE DEBIT CARD:

- Pay directly from your account(s) at the point-of-sale for qualified expenses
- Charges are paid directly to the provider/retailer
- No waiting for reimbursement
- Can be loaded to your digital wallet for Apple Pay or Google Pay

ELIGIBLE EXPENSES:

The IRS determines what expenses you can pay for when using your Flexible spending and reimbursement accounts. For general medical expense information, see IRS Publication 502 at http://www.irs.gov/pub/irs-pdf/p502.pdf. For child and dependent care expenses, see IRS Publication 503 at https://www.irs.gov/pub/irs-pdf/p503.pdf.

USING THE CARD:

To activate your NetBenefits AccessCard® call the number on the back of the card and follow the activation instructions. Or, after logging into NetBenefits, select **Flexible spending and reimbursement accounts** tile, choose **Manage debit cards** and active your card on the portal. You can also set a travel notice, order a debit card for a dependent, set a PIN, and perform other actions.

Some Flexible spending and reimbursement accounts may not require you to submit documentation for purchases made at retailers that use an inventory information approval system (IIAS), such as pharmacies. These merchants will approve eligible expenses at the point of purchase. **We encourage you to save your receipts.** The Fidelity NetBenefits AccessCard® is a chipped card. Please note that in rare instances certain merchants may deny your card if they have an older debit card terminal. Be sure you ask the merchant to run your card manually.

For a complete list of IIAS merchants, visit https://www.sig-is.org/ . When using your card at these merchants, you can use your card for the entire purchase amount. Eligible expenses will be charged to your debit card. You'll need to use another form of payment for any ineligible items. **Documentation may be required if eligible items are not verified at the point of sale. You will receive an email, text or mailed notification if documentation is required.**

Important Note: *Most debit card usage for flexible spending accounts (FSA) will only be for the current calendar year. Claims that need to be filed outside of the current calendar year will need to be done manually.*

NETBENEFITS COMMUTERCARD®

If your employer offers and you participate in a Commuter benefit, you will have a separate Commuter specific card. To activate your silver NetBenefits CommuterCard®, call the activation line at: 866-898-9795.

You can add your NetBenefits CommuterCard® to your digital wallet for:

- Apply Pay
- Google Pay

Please note that the card image in the digital wallet will only display a card that says "**BENEFITS CARD**". *Please note, it will not identify as NetBenefits CommuterCard®.*

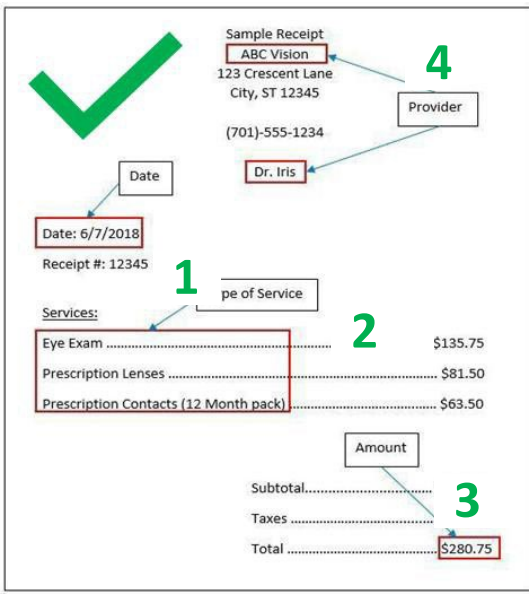
DEBIT CARD DOCUMENTATION REQUIREMENTS

You may be required to submit documentation for a debit card transaction on your NetBenefits AccessCard® or NetBenefits CommuterCard®. All claims submitted via paper form or submitted through NetBenefits will require documentation. *For more information on how to submit a claim, please view the* **File a Claim** *section.*

Your documentation will need to contain the following:

1. Date(s) of service
2. Type(s) of service
3. Cost of service(s)
4. Merchant name/information

Most health care companies provide an Explanation of Benefits (EOB) for health care services. An EOB will contain the correct information that is needed to substantiate qualified medical expenses if you are unable to obtain a receipt.



Documentation may be needed for debit card transactions due to IRS regulations.

- When you make a purchase that requires you to provide documentation, we will send you automated receipt reminders via mail, text or email. Once we receive your documentation, you will no longer receive reminders.
- If we do not receive and process receipt documentation within **100 days** after your card transaction, the purse for your flexible spending account or health reimbursement arrangement will be inactivated and placed in a temporary hold status. Please note your Health Savings Account (HSA) purse will not be impacted. You will be asked to send us appropriate documentation for this card transaction, or you will need to reimburse your plan. Your purse for your flexible spending account or health reimbursement arrangement will be reactivated within one business day of processing your documentation or repayment; for instructions on making repayments, please review **Repay a denied claim**.
- The claim number must be included if you are sending in documentation for a debit card transaction.

LOST OR STOLEN DEBIT CARDS

NetBenefits AccessCard®
To report your NetBenefits AccessCard® as lost or stolen, contact 833-811-7432 or access the **Manage debit cards** link as detailed above.

NetBenefits CommuterCard®
You may report your silver NetBenefits CommuterCard® lost or stolen by calling 833-299-5089. Your debit card will immediately be inactivated and your new one will be mailed to the address on file within 7-10 business days.

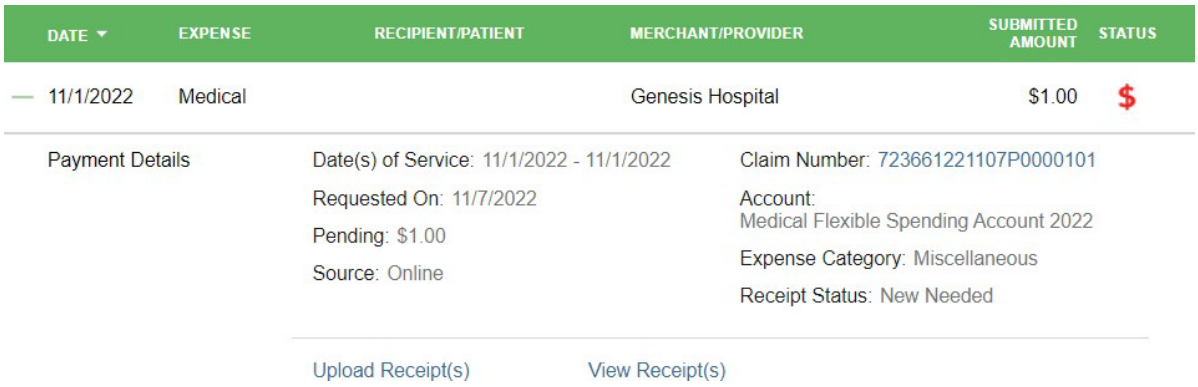
Note: *Please review your recent debit card transactions under your account activity.*

- *If you do not recognize transactions on your NetBenefits AccessCard® contact 833-811-7432.*
- *If you do not recognize transactions our your NetBenefits CommuterCard® contact 833-299-5089 to request the Commuter Card Transaction Dispute Form.*

ADDITIONAL TRANSACTION VIEWS

Any expense can be viewed for additional detail and the status of your claim or transaction.

On the Expenses page, you may view your expense details by date, expense, individual, provider, amount, or status. The table can be filtered down further by selecting the filter at the top of the page. Should you want to go back to the main display, simply select reset filters in the top left corner.

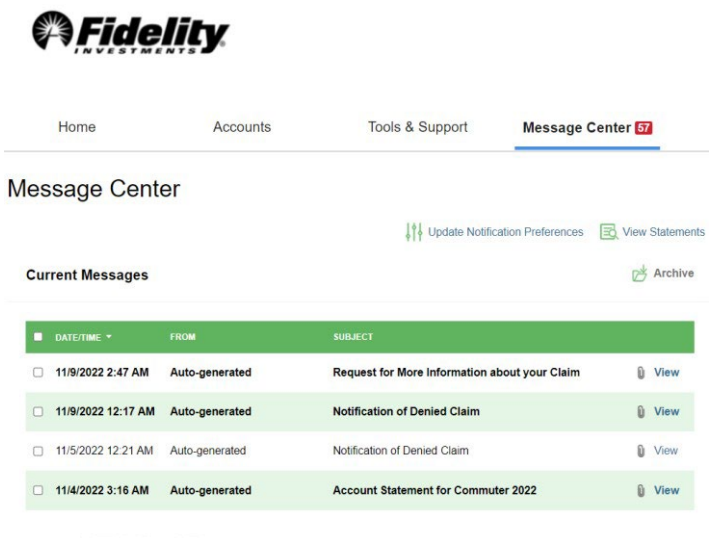


The bottom of the Expense page shows options for each expense. Select an expense to upload a receipt, add a note about the expense, mark an expense as paid if you paid the expense from an outside source, remove the expense, or update an expense.

MESSAGE CENTER

You can find the Message Center by visiting NetBenefits and selecting the Flexible spending and reimbursement accounts tile and navigating to **Go to message center** link. This will open to a new page with the **Message Center** displaying. You may view notifications for receipt reminders, requests for more information, denial letters, and more in the **Message Center**. These notices come from the email address – Fidelity.Health.Accounts@Fidelity.NetBenefits.com. This is a no-
reply email address but check your spam box if you haven't been receiving these notices or reminders on actions you need to take.

When there are new notifications in the Message Center, the message number will be displayed with a red number indicating how many new notifications have accrued.



For each message, you will be able to see the following:

- Date and time the message was sent
- Who the message is from, or if a notification to you, this will be listed as 'Auto-generated'
- The subject of the message
- Message attachments

When a new message appears, it will be bolded. After a message has been read, it will appear in normal font, and you will have the option to archive the message(s). On the main page, you will have the option to see both **Current Messages** and the option to view **Archived Messages**. If archived messages are open, you have the option to hide them by selecting **Hide Archived Messages**. When archiving a message, you can select them individually or multiple at a time. If you select a message that is bolded and hasn't been read yet, it will automatically be marked as 'read' and will not be bolded anymore. Messages will be stored for a period of 3 years.

Note: *Once a message has been moved to the archive section, it cannot be moved back or be permanently deleted.*

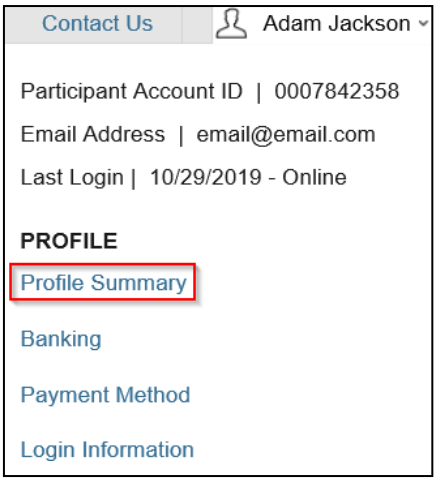
ACCOUNT UPDATES

UPDATE YOUR PROFILE

To update your phone number or email address, go to NetBenefits, and then the **Flexible spending and reimbursement accounts** tile. **Go to message center**. Hover over your name at the top of the page, then select **Profile Summary** in the drop down. If your mailing address has changed, please contact your employer. You will be unable to change your mailing address online.

Note: *Any profile information provided by your employer will not be available to update within your online account.*

Update the information as applicable and select **Submit**.



ADD DEPENDENT

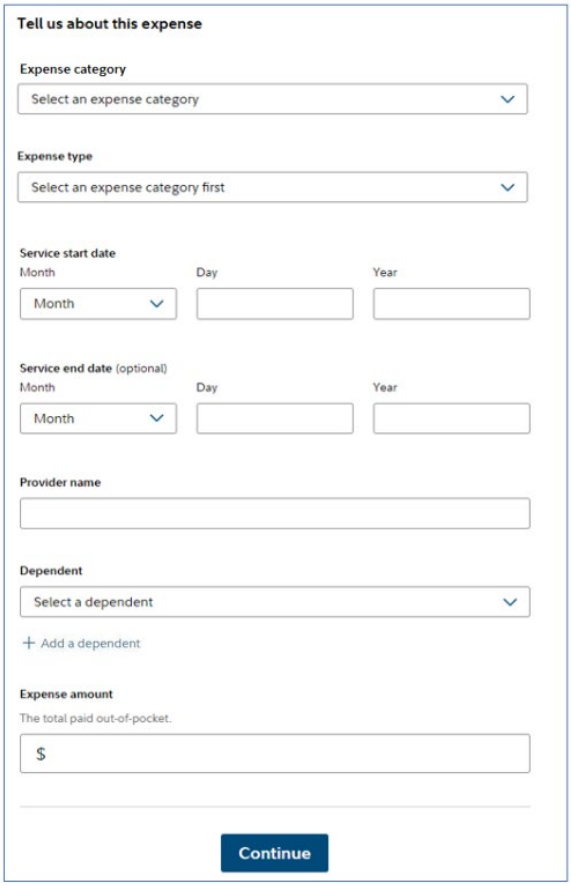
To add a dependent through your profile, select your name at the top of the page, then select **Profile Summary** in the drop down. In the Profile Summary page, you can add a dependent by selecting **Add Dependent**.

You will be required to submit the following information for the dependent:

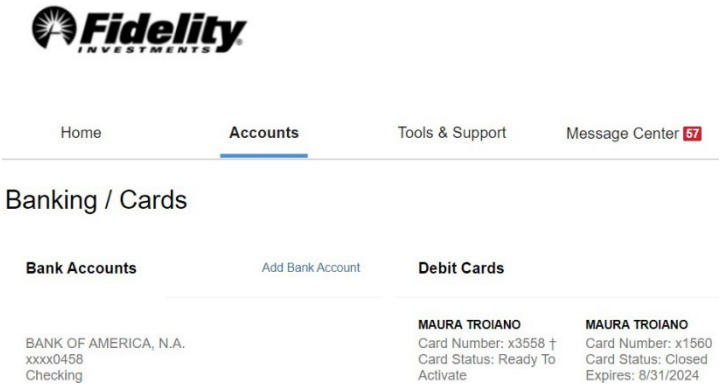
- Full name
- Date of birth
- Gender
- Student information
- Relationship to accountholder

Once all required fields are completed, select **Submit**.

A dependent can also be added during the claim submission process when you select the +Add a dependent link.



LINK A BANK ACCOUNT



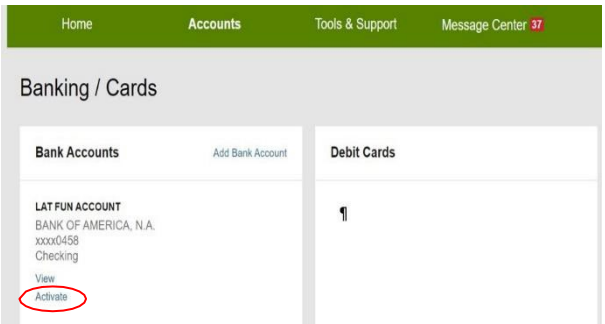
You can link your personal bank account to your Flexible spending and reimbursement accounts by selecting NetBenefits, and then the **Flexible spending and reimbursement accounts** tile. Select **Link a bank account.** You can add your account to quickly reimburse yourself for eligible health care, dependent care, or health reimbursement arrangement expenses paid out-of-pocket by you or your eligible dependents. All plan types would be attached to this direct deposit.

Complete the required fields for adding a bank account and select **Submit**.

Important tips for verifying your bank account

- The bank account must be in your name and social security number. The banking verification process helps ensure that your name, social security number, bank name, and account number is a match.
- The bank account must have a positive balance at the time of verification.
- The bank account must be based in the United States
- The bank account cannot be a prepaid debit card account, home equity line of credit, line of credit, or credit card check.
- The bank account cannot be in a negative status, frozen status or be a closed account.
- The bank address should be the corporate headquarters address and not a branch location; in many instances, the address will auto-populate.

If we are unable to verify your bank account immediately you will be verified via **micro-deposit**.



IMPORTANT: For security purposes, a micro-deposit ranging from $0.01 -$0.99 will be made to your personal bank account in the next 1-3 business days.

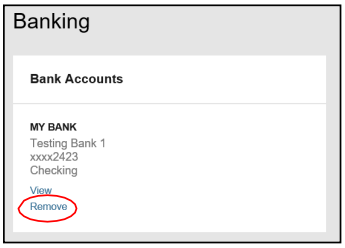
Please remember to keep checking your bank account for that Fidelity micro-deposit in your account which would be under "**FIDELITY INVESTM PRETAX BENEFIT TRANS**". Once you see that micro-deposit in your account, note the amount and go to NetBenefits. Once logged in, select the **Flexible spending and reimbursement accounts** tile, then **Link a bank account**. A banner will read "One or more bank accounts require activation."

Select **Activate** and enter the micro-deposit amount that was listed in your banking information. Select **Submit.** Now you are all set to start receiving your reimbursements faster via direct deposit to your own bank account. You will also receive a notification that a new bank account connection has been added.

REMOVE A BANK ACCOUNT

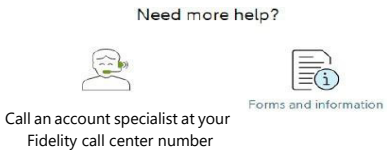
To remove a bank account, go to NetBenefits. Once logged in, select the **Flexible spending and reimbursement accounts** tile, then select **Link a bank account**. Underneath Bank Accounts will be the option to View, Activate, or Remove. Select "Remove" to eliminate the bank account associated with your flexible spending or reimbursement account(s).

Note: *The 'Remove' button will only be visible when bank account updates are allowed and if there are no pending electronic transactions.*



FORMS

After logging into NetBenefits, select the **Flexible spending and reimbursement accounts** tile. From there you will see the **Forms and information** link at the bottom of the **Flexible spending and reimbursement accounts** summary page. The table below details which forms may be visible to you based on your benefits availability.



Form Name	Account Type	Description
Authorized Representative/HIPAA Form	All	This form documents the designation of an Authorized Representative on your behalf. This form authorizes the release of information to the named representative(s). Only valid for one year after submission for your active flexible spending and reimbursement accounts. *Please note that this form allows information to be provided to the authorized representative but does not allow them to make any changes.*
Automatic Orthodontia Request Form	FSA/HRA	You can complete this form if you would like to receive automatic reimbursement for orthodontia expenses. A new form must be submitted at the start of each new plan year.
Claims Terms and Condition	FSA/HRA/DCA	The terms and conditions of a reimbursement request.
Medical Necessity Form	FSA/HRA	This form is to be completed when submitting "dual-purpose" expenses. Dual-purpose expenses are expenses that are only eligible with a Medical Necessity letter or signed doctor's note (e.g., massage therapy, etc.).
Power of Attorney Form	All	This form is used to legitimize someone else as an authorized user on your account. This form is valid for the lifetime of the account holder. By selecting a power of attorney, you are agreeing that the power of attorney can make decisions for you.
Recurring Dependent Care Request Form	DCA	This form is to be completed each plan year and as changes occur when you want to receive recurring reimbursement of dependent care expenses. A new form must be submitted each year.
Reimbursement Request Form	FSA/HRA	This form is used to submit any out-of-pocket expenses for reimbursement.
Commuter Card Transaction Dispute Form	Commuter	This form is used when you wish to dispute a transaction in the case of suspected fraudulent debit card activity on your NetBenefits CommuterCard®. This form is requested via Fidelity Flexible Spending and Reimbursement Accounts Services.
Adding Direct Deposit Form	All	This form should be completed if the online process is not available to you.

FREQUENTLY ASKED QUESTIONS

How do I change my health or dependent care flexible spending account payroll deduction amount?

You can only make changes to your health or dependent care flexible spending account at annual enrollment or if you experience a qualifying life event such as marriage or birth of a child. Contact your employer for more information.

What do I do if a provider or my health insurance refunds me for an expense that I paid for with my benefit account or, I requested funds in error?

For a health care flexible spending account (FSA) or health reimbursement arrangement (HRA), you can submit a check along with the claim number to the standard PO Box on claim notifications for this repayment. Or you may contact our call center (833-299-5089) to have the corresponding claim denied so that you can repay the claim within NetBenefits. If the provider refunds your debit card, the account will be repaid, but you may need to contact the call center to make sure the refund applied to the correct claim.

Once I file a claim, how long does it take for my funds to be available?

Claim review occurs within 2 business days. Once your claim is approved, if you have a bank account added to your account this can take as little as 3 business days for those dollars to appear in your bank account. However, a paper check can take up to 7 business days to arrive. You can sign up for Direct Deposit. See **Link a bank account** above.

What do I do if my debit card declines or doesn't work?

Ensure you have activated the card and have logged into NetBenefits to accept your terms and conditions. Within your profile, confirm you have the correct and most recent card by verifying the last four digits. Check your balance and verify via your activity that there are no pending transactions you have not accounted for. If using the card at a retail pharmacy, ensure the item is coded as health care flexible spending account eligible. If you are still unable to determine the cause, check your NetBenefits AccessCard® and contact 833-811-7432.

Can I use my account to pay for medical expenses for a spouse or eligible dependent?

Yes, you may use your funds without penalty to pay for qualified medical expenses for yourself, spouse or eligible dependent even if they are covered under another health plan. Consult a qualified tax advisor for advice.

Can I enroll in both an HSA and a health care flexible spending account?

If you enroll in both an HSA and a flexible spending account (FSA) or health reimbursement arrangement (HRA), you cannot make contributions to the HSA for that coverage period if the flexible spending account (FSA) or health reimbursement arrangement (HRA) are "general purpose" arrangements that pay or reimburse for qualified medical expenses.

However, you still may be able to make contributions to an HSA even if you are also covered under a flexible spending account (FSA) or health reimbursement arrangement (HRA) if those benefit accounts are "limited purpose". Limited purpose flexible spending account (LPFSA) or limited purpose health reimbursement arrangement (LPHRA) are benefit types that restrict reimbursements to certain "permitted benefits" such as vision, dental or limited preventive care benefits. Other permissible combinations include "suspended HRAs" and "post-deductible" flexible spending account (FSA) or "post-deductible" health reimbursement arrangement (HRA). Consult with your tax advisor about your personal situation.

How can I grant my spouse access *to* my account?

You may submit a Power of Attorney Form or an Authorized Representative Form. These forms can be found via NetBenefits.

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