

HEALTHCARE FLEXIBLE SPENDING ACCOUNT



A healthcare flexible spending account (HCFSA) offers plan participants the ability to pay for common health expenses on a pre-tax basis and experience tax savings ranging from 25-40% on the dollars contributed to the plan. FloresHR offers service excellence and compliance support to simplify administration of FSA benefit plans for employers and provides a benefits experience plan participants will enjoy.

PLAN FEATURES:

- An assigned account manager
- Per pay period reconciliation of contributions for accounting integrity with flexible funding options
- Daily quality assurance audits
- Employer web portal for real-time participant updates and on demand reporting
- Participant web portal for claims filing and online account management
- Debit card and claims reimbursement included with direct deposit option
- Email and text notifications to notify participants of claim and account status
- FloresHR app for mobile claims filing and account details
- Employer FICA savings on participant contributions
- Standard plan documents provided
- Annual Non-Discrimination Testing Included



ALLOWABLE EXPENSES INCLUDE*:

- Co-payments, deductibles and other out of pocket expenses related to medically necessary services
- Prescriptions
- Dental and vision services
- Over-the-counter medications and supplies
- Menstrual care items

* Enrollment in a healthcare FSA will impact HSA eligibility unless the healthcare FSA is limited to dental, vision, and post-deductible expenses.

FROM OUR CLIENTS: THE FLORESHR DIFFERENCE

"We have HRA, FSA and COBRA with Flores. I just wanted to let you know how pleased we are, working with our account manager. When I call in with any questions or issues, she is very knowledgeable and always so helpful. I feel very comfortable and confident with her as our Account rep. I wish we had other Accounts reps as professional as her. "

- HR Generalist, Client Contact -



DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT



The dependent care flexible spending account (DCFSA) offers plan participants the opportunity to realize significant tax savings, ranging from 25-40%, on expenses incurred for the care of qualified dependents. The FloresHR easy claim filing process delivers reimbursement funds quickly to optimize the participant experience while email and text notifications keep participants informed of claim and reimbursement activity.

PLAN FEATURES:

- An assigned account manager
- Per pay period reconciliation of contributions for accounting integrity
- Weekly balance reports to the employer
- Daily quality assurance audits
- Employer web portal for real-time participant updates and on demand reporting
- Participant web portal for claims filing and online account management
- Easy dependent care reimbursement process with direct deposit option
- Daily claims reimbursements
- Email and text notification system to notify participants of claim and account status
- Claims filing and balance reminders to participants
- FloresHR app for mobile claims filing
- Employer FICA savings on participant contributions



FROM A PARTICIPANT: SERVICE EXPERIENCE

*"Thank you for the **rapid correspondence** and **clear communication**. Excellent customer service and professionalism...Once again **pinnacle service**."*

- Dependent Care FSA Participant Feedback to an Account Manager -

To request a proposal or obtain more information about FloresHR's FSA administration services, please contact your business development partner via email or by phone at (800) 532-3327.

