

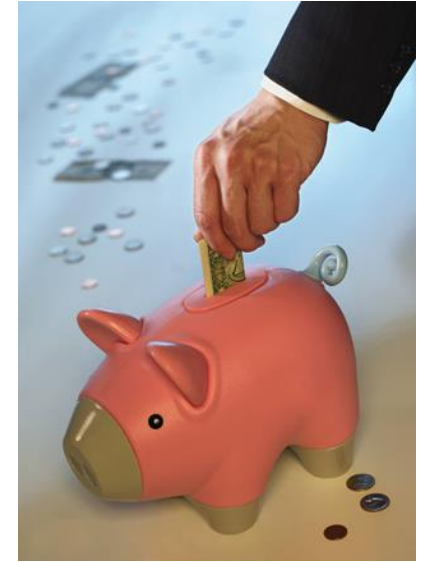
**County of Riverside  
Flexible Spending Accounts  
January 1, 2023**



## What are FSAs?

### Flexible Spending Accounts

- Year-to-year account
- Set aside pretax dollars
- Pay for current year expected expenses
- May enroll in any health insurance plan
- Two Accounts:
  - General-Purpose Health Care FSA (\$2850 max)
    - Deductibles, Co-Pays, Office Visits, Medical, Dental, Vision
  - Dependent Care FSA (\$5,000 max)
    - Daycare, after-school care, pre-school, nursery school



## Things you need to know – IRS rules



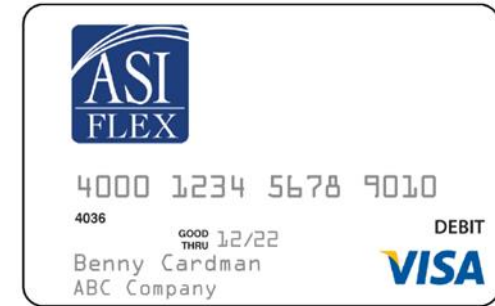
- **Enroll every year** with a new election
- **Spend** all funds during the year
- Expenses must be **incurred** during your period of coverage, or plan year
- **Do not have to be covered** under employer health insurance
- Use to pay expense for **spouse and dependent children**
- Election **remains in effect** for the plan year unless you experience a qualified status change
- Can **access all health care funds anytime** during the year
- Funds remaining at year end are **forfeited after grace period**
- Grace Period 2 ½ months after plan year 2023 (January 1, 2023 through March 15, 2024) you have until April 15, 2024 to submit reimbursement requests

## Multiple Claim Filing Options

Option	Description
Mobile App	Snap picture of documentation and submit via the app
Online	Scan image of documentation and submit online
ASIFlex Card	Pay health care provider at point of service/sale; keep documentation and submit upon request
FSA Store Cardless Pay	Sign into ASIFlex account, and shop FSA Store. No credit or debit card needed; ASIFlex pays FSAStore from your account
Recurring Direct Pay	Sign up online to set up recurring payments to daycare provider
Automatic Reimbursement	Complete claim form to request automatic reimbursements for dependent care
Toll-free Fax	Complete claim form and fax to ASIFlex
USPS Mail	Complete claim form and mail to ASIFlex



## How to use the ASIFlex Card



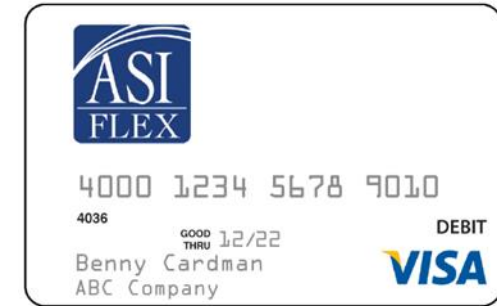
Its easy! SWIPE – ASK – GO!

1. Present card for payment– swipe the card
  2. Ask for an itemized statement of the service or supply provided to you
  3. Then, go! Be sure to save the itemized statement and if requested, provide to ASIFlex upon request.
- The ASIFlex Card is not automatically issued.
  - If you were enrolled previously the cards are good for 5 years and we will load your new year’s annual election onto those existing cards. Once the expiration date nears new cards will automatically be issued
  - If you are new to the program and would like to have a card, you can request a card by logging onto your Account Detail once enrolled, or by completing the debit card order form found at [www.asiflex.com/debitcards](http://www.asiflex.com/debitcards)

Use of the card is not paperless. IRS regulations require backup documentation for certain transactions.



## How does ASIFlex notify me?



- Up to three requests are sent by email/text alert and posted to secure messages in your online account
  1. Initial notice – Sent approximately 5 days following transaction
  2. Reminder notice – Reminder is sent 21 days after the initial notice, and advises card may be inactivated
  3. Final notice – Final notice is sent 21 days after the reminder notice, and advised the card is temporarily deactivated
- If documentation not provided, IRS requires the card be temporarily deactivated
- To remedy, simply provide documentation and card will be activated
- If documentation lost, you can write a check back to the plan or submit a substitute claim

Use of the card is not paperless. IRS regulations require backup documentation for certain transactions.



# Claim and Debit Card Documentation

Documentation must include:

1. Who – for whom the service or supply is provided
2. What – a description of the service or supply
3. Where – name and address of the provider of service or supplier
4. When – the date the service was provided, regardless when paid or billed
5. Dollar amount – how much you owe

Type of Expense	Documentation Needed
If covered by medical, dental, vision insurance	Insurance payer explanation of benefits (EOB) or and itemized statement
If not covered by insurance	Itemized statement
Prescriptions	Pharmacy receipt, printout from pharmacy, itemized mail-order receipt
Over-the-counter products	Itemized merchant receipt

**NOTE:** Do not submit credit card receipts, paid on account or balance forward statements, cancelled checks or pretreatment estimates.



## GO GREEN!

Get your information! Instantly!



- Sign up for email and text alerts – avoid paper and delayed mail
- Sign up for reimbursements made directly to your bank account – avoid paper checks, delayed mail and trips to the bank
- Submit claims via mobile app or online – it’s easy, quick and results in rapid payments
- Dependent Care participants – utilize “Recurring Direct Pay” to automatically pay your day care providers

# ASIFlex Online Resources

## [www.asiflex.com](http://www.asiflex.com)

- Access your FSA account detail
  - Review messages sent to you
  - Manage your personal settings
  - Submit claims
  - Schedule a recurring direct payment
  - Shop FSA Store
- From the main site [www.asiflex.com](http://www.asiflex.com) , you can:
  - View ASIFlex Card information
  - View extensive eligible/ineligible expense listing
  - Access FSA Store with thousands of eligible FSA products
  - Read Frequently Asked Questions
  - Use the Expense Estimator & Tax Savings Calculator
  - View Educational videos
  - Access IRS Forms & Publications



## Important Dates

- Plan Year
  - 01/01/2023 through 12/31/2023
- Open Enrollment
  - 09/19/2022 through 10/14/2022
- Claims must be incurred:
  - 01/01/2023 through 03/15/2024
- Deadline to submit claims:
  - 04/15/2024
  - Don't wait until the last minute as you may miss the date!



## ASIFlex Customer Service

**Online:** [www.asiflex.com](http://www.asiflex.com)

**Email:** [asi@asiflex.com](mailto:asi@asiflex.com)

**Phone:** 800.659.3035

**TTY Users:** Dial 711

**Live chat:** Sign into your online account

**Address:** PO Box 6044  
Columbia, MO 65203

**Hours:** 5 a.m. to 5 p.m. Pacific Time Monday through Friday  
7 a.m. to 11 a.m. Pacific Time on Saturday

