



County of Riverside Flexible Spending Accounts

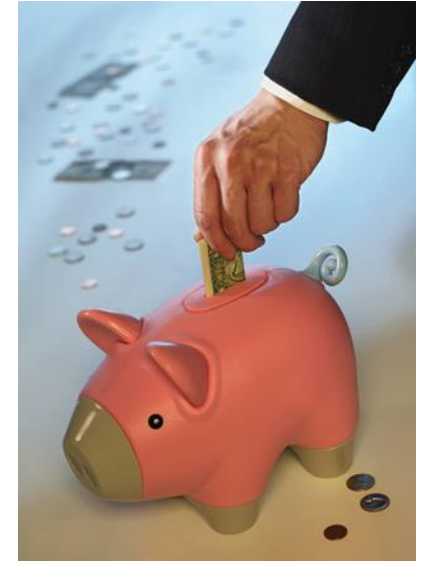
January 1, 2024 – December 31, 2024



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
 - Deductibles, Co-Pays, Office Visits, Medical, Dental, Vision
 - Dependent Care FSA
 - Daycare, after-school care, pre-school, day camps



How does it work?

It's easy!

1. Estimate expenses you expect to incur during the plan year
2. Make pretax contributions each payday to your FSA(s)
3. Incur eligible expenses during the plan year
4. Use debit card for health care expenses, or submit a claim
5. Pay the provider directly; or be reimbursed to your bank account



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**
- Grace Period 2 ½ months through March 15, 2025

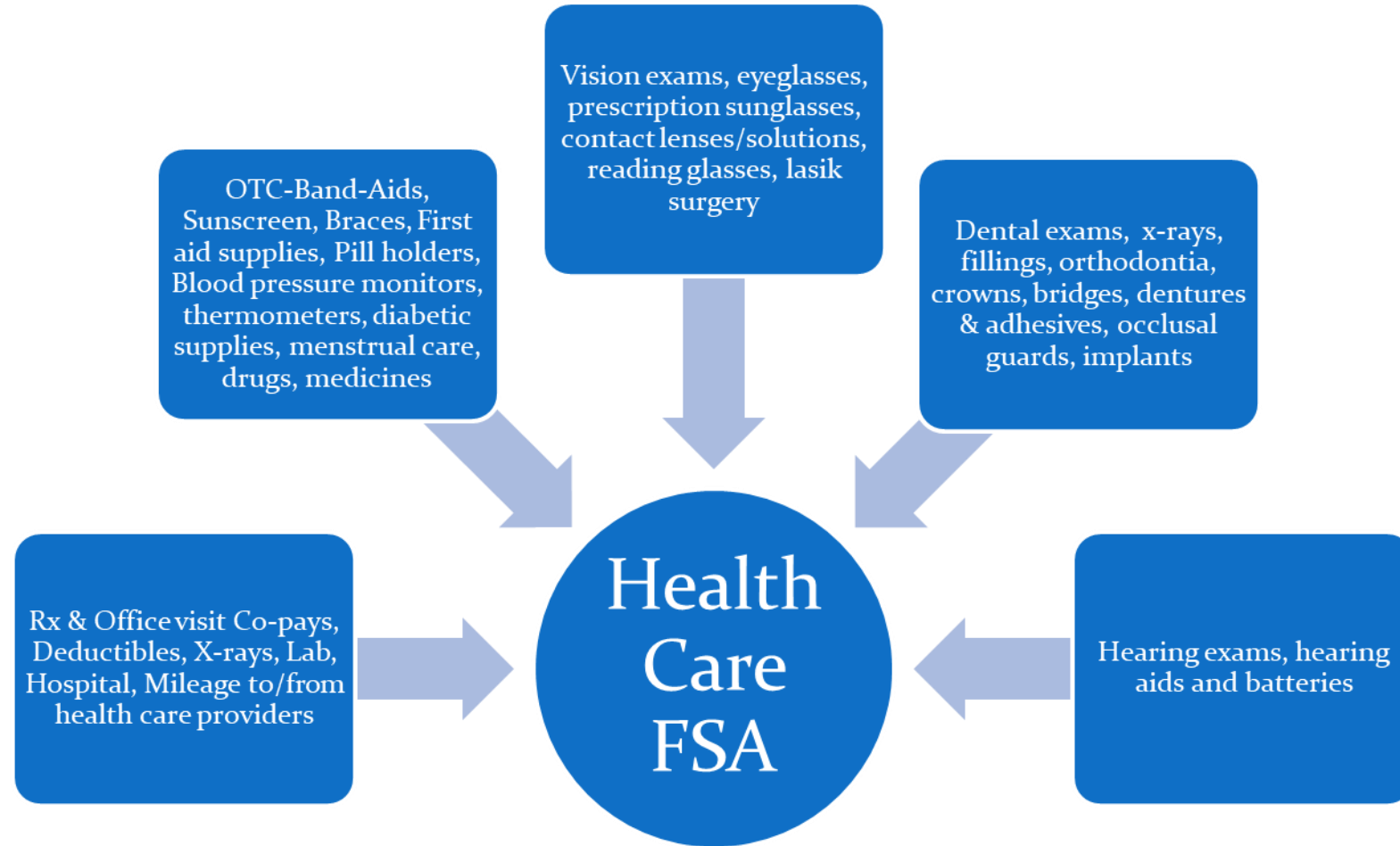
How to avoid forfeitures

It's easy!

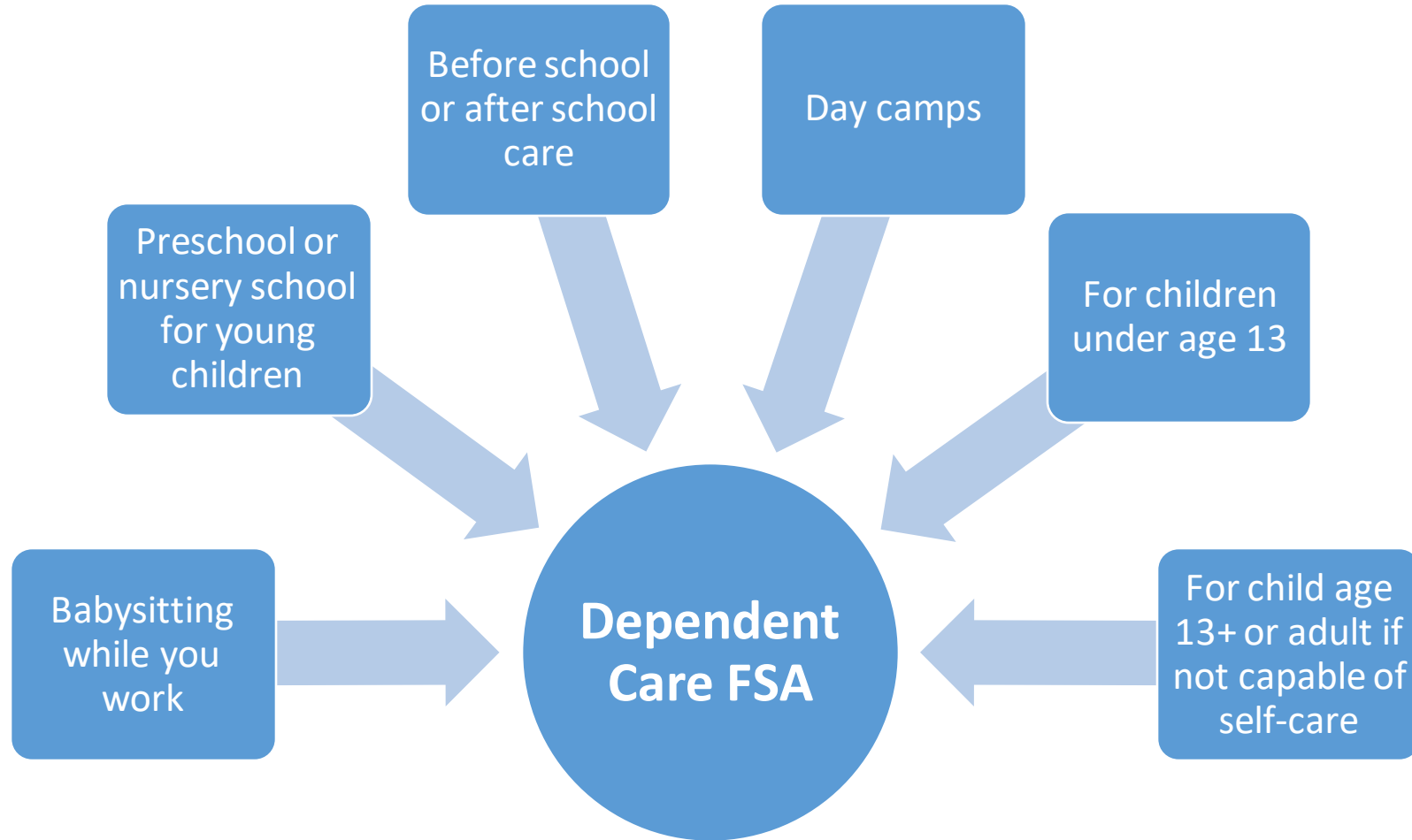
- Plan for predictable and recurring expenses
- Expenses you know you will have during the year
- Review prior year expenses as a guide
- Be conservative
- Use online tools at www.asiflex.com
 - Expense estimator
 - Eligible expense listing
 - FSASore.com resource for OTC products
- Remember, you have an additional 2 ½ months to spend!
- File claims by the deadline – March 31, 2025



General-Purpose Health Care FSA - \$3,050 limit



Dependent Care - \$5,000* limit



*\$2,500 if married and filing separate income tax returns

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 |



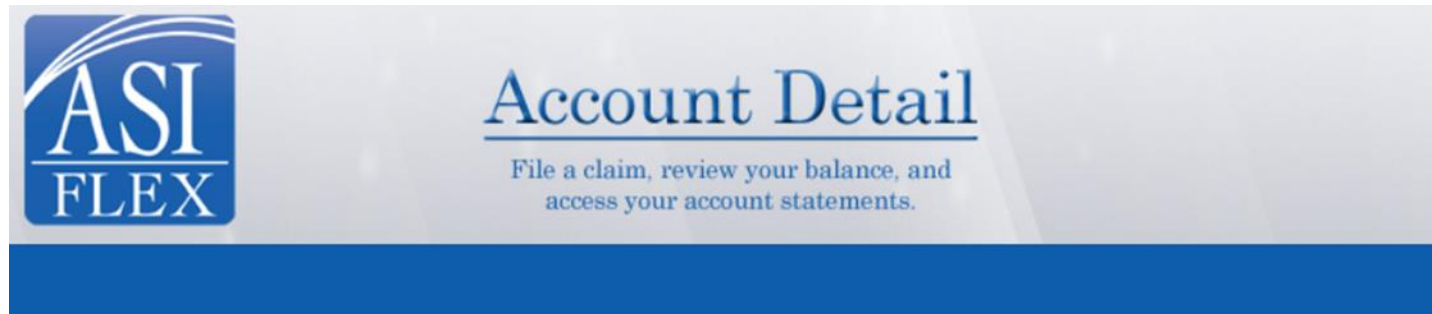
ASIFlex Mobile App

- Free!
- Video tutorial on asiflex.com
- Use on smart phone or tablet
- Snap a picture of documentation
- Submit right from the pharmacy or doctor's office
- Check your balance 24/7!



ASIFlex Online

- Register to set up your online account
 - www.asiflex.com – click on “Employee/Participant Portal” in upper right corner
 - Submit claims quickly and securely



Username [Forgot your username?](#)

Password [Forgot your password?](#)

[Sign in](#)

Need to set up a new online account?

[Create an account](#)

If you want to learn more about our mobile app, click [here](#)



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.



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



Debit Card Documentation

- ASIFlex will notify you if additional information is required
 - Submit online, via mobile app, fax or mail
- IRS requires documentation for all transactions except if the transaction is for:
 1. Copays that match the employer plan you are enrolled in
 2. Identified recurring expenses at the same provider, same amount each month (e.g. orthodontia)
 3. Transactions at certified merchants who maintain an inventory system of eligible items (retail stores, drugstores, pharmacy)
- All other expenses for copays under other plans, and any medical, dental, vision require documentation



FSA Store Cardless Pay



Go to FSA Store

Payment to FSA Store can be made directly from your health care FSA!

How? It's easy!

1. Sign into your ASIFlex account at asiflex.com
2. Click on the FSA Store link to shop
3. Select your products and proceed to checkout
4. Choose the ASIFlex payment option
5. That's it! ASIFlex will pay FSA Store from your account and your products will be shipped to you.

Recurring Direct Pay



Schedule a Recurring Direct Payment

Convenient recurring payment to dependent care providers!

1. Sign into your online account at asiflex.com
2. Under Participant Services, click on *Schedule a Recurring Direct Payment*
3. Select the plan year
4. Select *Dependent Care* as the provider type
5. Select the participating provider that you wish to authorize for direct payment from your FSA
6. Schedule your recurring direct payment and *Submit*

ASIFlex will reach out to the provider for approval on the selected payment schedule.



Automatic Reimbursement of Dependent Care Expenses

Convenient recurring reimbursement to your bank account

- Complete claim form
- Have your dependent daycare provider sign to certify services and cost
- Submit form to ASIFlex each new plan year
- Report changes to ASIFlex as needed



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 or Automatic Reimbursement

ASIFlex Online Resources

- When logged in to your participant portal, you can:
 - Review messages sent to you
 - Manage your personal settings
 - Submit claims
 - Schedule a recurring direct payment
 - Shop FSA Store
- From the main site, 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 for the 2024 Plan Year

- Plan Year
 - January 1, 2024 – December 31, 2024
- Claims must be incurred:
 - January 1, 2024 – March 15, 2025
- Deadline to submit claims:
 - March 31, 2025
 - Don't wait until the last minute as you may miss the date!



ASIFlex Customer Service

Online: www.asiflex.com

Email: asi@asiflex.com

Phone: 800.659.3035

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

