

Helpful Tips & Reminders

2024-2025 Plan Year - FSA/Dependent Care FSA

- **Important Information for the EMPLOYER**
 - Please inform Horace Mann of all employee termination changes as soon as possible so we can relay the information to HealthEquity WageWorks in hopes to decrease possible overspend of flex account balances
 - Employee address and/or name changes should be communicated to Horace Mann and will be updated in the HealthEquity WageWorks portal
- **Replacement Card Information for Participants**
 - To request replacement cards, participants must contact HealthEquity WageWorks directly. Available options are:
 - Call: 1-877-924-3967 (877-WageWorks)
 - Online: www.wageworks.com access by logging in to the participant portal
 - Online Chat
 - Request through portal
 - Please keep in mind that HealthEquity WageWorks only has access to the last 4 digits of the card number. Therefore, participants cannot call WageWorks and obtain all card number information over the phone.
- **Receipt Request Information for Participants**
 - Receipts are required for co-insurance, deductibles, and odd dollar amounts that do not match co-pay amounts provided to HealthEquity WageWorks
 - Receipts must include patient name, provider name, date of service, type of service, and the amount you were charged or your cost (e.g., your deductible or co-pay amount)
 - Participants will receive notification 5 days after transaction has occurred if a receipt is required for substantiation
- **Additional Helpful Information for Participants**

2024-2025 plan year	FSA/Dependent Care FSA The last date to incur claims is 8/31/2025. The last date to file claims is 11/29/2025. Please note: once the plan ends 8/31, you must stop using your card and submit a paper claim for incurred 2024-2025 expenses. Cards only applicable to Healthcare FSA plans.
Carry Over	Your FSA plan has a carry-over provision of \$640. Any balances (up to the maximum carry over) remaining after the claim's deadline 11/29/2025, will be rolled into the 2025-2026 plan year.

	<p>FSA's are 'use it or lose it' accounts!!</p> <p>It is important to carefully plan your annual elected amounts to avoid potentially losing your hard-earned money. If accounts are not spent by the deadline date, you will forfeit any balances remaining in your account.</p>
Filing a claim or using your card	To use your card or file a claim, services must be rendered in the current plan year. You cannot pay for a service/doctor's bill that was incurred outside the plan year.
Mid-Year Terminations	For participants who terminate before the end of the plan year have 90 days after the plan year ends to submit reimbursement requests to Health Equity.

- General information for FSA plans, can be found here: <https://www.healthequity.com/fsa/8-things-to-know>
- 5 tricks to maximize your FSA, see below: <https://www.healthequity.com/fsa/5-tricks-to-maximize-your-fsa>
- For a full list of eligible FSA/Dependent Care FSA expenses, can be found here: <https://fsastore.com/fsa-eligibility-list>
- HealthEquity WageWorks is available **24/7**, excluding some holidays. Additional exclusions may apply to service availability. To reach Customer Service, please call 1-877-924-3967 (877-WageWorks) or login to the participant portal for online chat.