



PRESENTED BY: **Discovery Benefits®**
simplify.™

SS&C Technologies, Inc.

A person wearing a white lab coat is using a handheld barcode scanner to scan a white box. The background is a blurred pharmacy shelf filled with various bottles and containers. The entire image has a blue tint.

MEDICAL FLEXIBLE SPENDING ACCOUNTS (FSA)

MEDICAL FLEXIBLE SPENDING ACCOUNTS



2019 MEDICAL FSA MAXIMUM

\$2,650

- Contribute and spend funds tax-free
- Pay for eligible out-of-pocket healthcare expenses
- Employer contribution (if applicable)

MEET ASHLEY

ASHLEY IS A 33 YEAR-OLD COLLEGE GRADUATE WORKING IN MARKETING.

WITHOUT HEALTHCARE FSA

GROSS ANNUAL PAY.....	\$60,000
TAX RATE (18%)	-\$10,800
NET ANNUAL PAY	\$49,200
HEALTHCARE EXPENSES	-\$2,600
FINAL TAKE-HOME PAY	\$46,600

WITH HEALTHCARE FSA

GROSS ANNUAL PAY.....	\$60,000
ANNUAL FSA CONTRIBUTION	-\$2,600
ADJUSTED GROSS PAY	\$57,400
TAX RATE (18%)	-\$10,332
FINAL TAKE-HOME PAY	\$47,068

TAKE HOME THIS
MUCH MORE WITH
A HEALTHCARE FSA

\$468

All figures in this table are estimates and based on an annual salary of \$60,000 and maximum contribution limits to the benefit account.
Your salary, tax rate, healthcare expenses and tax savings may be different.

MEDICAL FSA GRACE PERIOD AND RUN-OUT

RUN-OUT PERIOD

**March 31st, 2020 — deadline to submit
claims/documentation**

PLAN YEAR

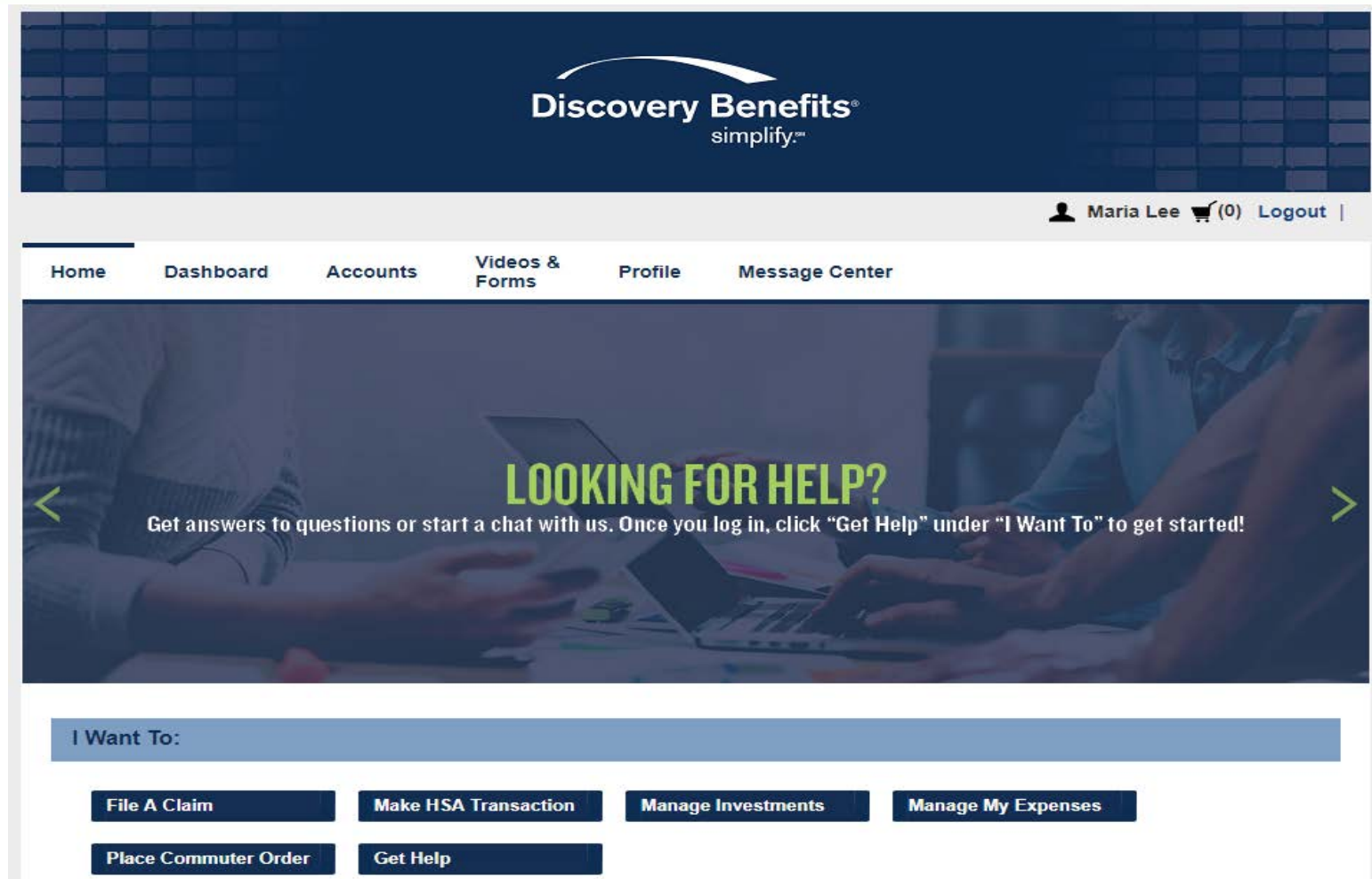
January 1, 2019 – December 31, 2019

MEDICAL FSA CARRYOVER




- The carryover allows you to rollover up to \$500 to the next plan year
- Funds are available after the end of the run out period – April 2020
- Allowed to elect full maximum regardless of carryover amount
- Only available for Medical FSA funds

PARTICIPANT ONLINE ACCOUNT





RESOURCES



THE FLEXIBLE SPENDING ACCOUNT SITE

Hello, Sign In
My Account ▾


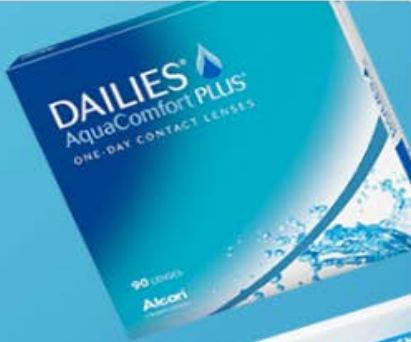
 \$0.00 ▾ **CHECKOUT**

Search: Thermometer, Sunscreen, Blood Pressure Monitor, First Aid, etc. 

Sale Bundles Goodies ▾ Personal Care ▾ Baby & Mom ▾ Home Medical ▾ Everyday Health ▾ **Eligible with Rx ▾** **Optical Store ▾**


Buy contact lenses with
your FSA!


SHOP NOW





● ○ ○ ○ ○


Contact Lens Warranty • 365 Day Returns • Manufacturer Rebates



Eligibility List



FSA Calculator


Learn


FSA Tracker


RX Process


FSA Perks®

A person wearing a white lab coat is using a handheld barcode scanner to scan a white box. The background is a blurred pharmacy shelf filled with various bottles and containers. The entire image has a blue tint.

LIMITED FLEXIBLE SPENDING ACCOUNTS (FSA)

LIMITED FSA

Use in combination with your HSA to cover:



DENTAL



VISION



PREVENTIVE

BENEFITS DEBIT CARD

- Free Benefits Debit Card
- Minimize the amount of out-of-pocket spending
- Valid for three years
- Access to FSA funds



CLAIM FILING OPTIONS



**Mobile app, online account
or manual claims**

Processed within two business days



Choose direct deposit or paper check

Direct Deposit – FREE
\$25 minimum reimbursement
for paper checks



DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS

DEPENDENT CARE FSA



DEPENDENT CARE FSA MAXIMUM

\$5,000 (per household)

- **Contribute and spend funds tax-free**
- **Pay for qualified dependent care expenses**
- **Recurring Dependent Care Form**

MEET KENNETH

KENNETH IS A 36 YEAR-OLD SINGLE FATHER WITH TWO CHILDREN IN DAYCARE.

WITHOUT DEPENDENT CARE FSA

GROSS ANNUAL PAY.....	\$60,000
TAX RATE (18%)	-\$10,800
NET ANNUAL PAY	\$49,200
DEPENDENT CARE EXPENSES	-\$5,000
FINAL TAKE-HOME PAY	\$44,200

WITH DEPENDENT CARE FSA

GROSS ANNUAL PAY.....	\$60,000
ANNUAL DCFSA CONTRIBUTION	-\$5,000
ADJUSTED GROSS PAY	\$55,000
TAX RATE (18%)	-\$9,900
FINAL TAKE-HOME PAY	\$45,100

TAKE HOME THIS
MUCH MORE WITH A
DEPENDENT CARE FSA

\$900

All figures in this table are estimates and based on an annual salary of \$60,000 and maximum contribution limits to the benefit account.
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DEPENDENT CARE GRACE PERIOD & RUN-OUT

RUN-OUT PERIOD

April 1, 2020 – deadline to submit claims

PLAN YEAR

January 1, 2019 – December 31, 2019

FSA IRS REGULATIONS

- **Elections cannot be changed mid-year**
- **Qualifying status changes**
 - Marital status
 - Number of dependents
 - Job status
 - Daycare cost/provider change
- **30 days to make changes**

COMMUTER BENEFITS



COMMUTER BENEFITS - TRANSIT

Pay for transportation to and from work tax-free

- Contribute up to \$260 a month (pre-tax)
- Make post-tax contributions at anytime
- Public transportation such as train, bus, subway, vanpool (vehicle that seats six or more adults, excluding the driver), ferry, etc.
 - uberPOOL
 - Lyft Line

COMMUTER BENEFITS - PARKING

Pay for parking at or near regular place of employment pre-tax

- Contribute up to \$260 a month (tax-free)

ACCESSING YOUR COMMUTER BENEFITS FUNDS



Benefits Debit Card



Cash reimbursement available for parking

- File the parking claim through your online account or mobile app
- No documentation required



Discovery SmartCommute™

SMARTCOMMUTE™

FOR THOSE IN CHICAGO, SAN FRANCISCO AND WASHINGTON, D.C.



STEP 1

Purchase a smart card from your transit authority in Chicago, San Francisco or Washington, D.C.



STEP 2

Log in to your Discovery Benefits online account, go to the commuter page and load your pre-tax dollars onto your smart card. You must do this at least a month in advance.



STEP 3

We'll send you election information so you can begin using your commuter benefits and we'll send an election report to your employer prior to the recurring ACH.



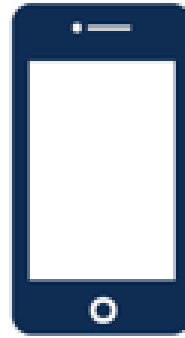
STEP 4

From your Discovery Benefits online account, follow a link to the commuter page and click "New Order." From there, select your transit authority, choose whether you want to elect transit or parking and then enter and verify your election information.

ACCOUNT ACCESS



Online Account



Mobile App



IVR

RESOURCES

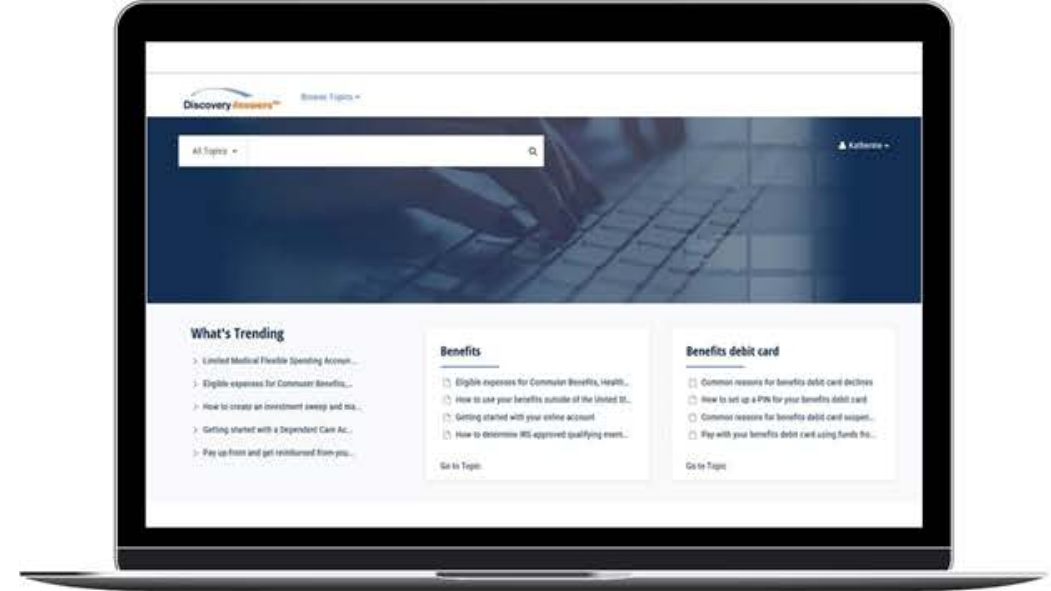


Discovery Answers™

PARTICIPANT KNOWLEDGEBASE



With authenticated chat, participants can talk to an expert directly from their online account without re-entering their credentials



ANOTHER OPTION FOR FAST ANSWERS

Our participants are busy, so when they have a question about their benefits, they want answers fast. The Discovery Answers™ Participant Knowledgebase gives your employees one more option to get help with their benefits-related questions. With our knowledgebase, participants can:



Access a searchable database of help articles directly from their online account



View trending topics and articles based on content most relevant at that time



Rate satisfaction with online content to continuously improve the information presented



Chat with an expert if they're not finding the information they need

WITH OUR MOBILE APP YOU CAN:

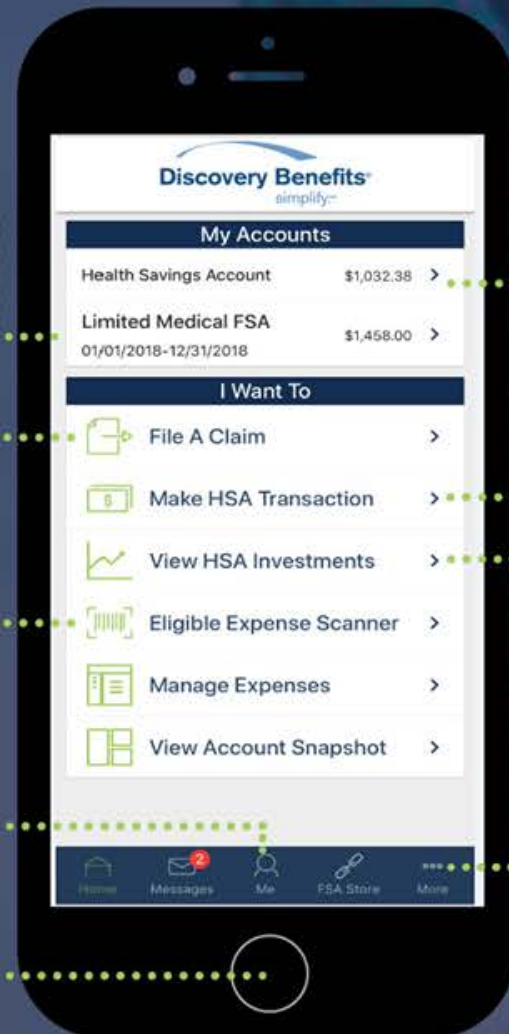
GET INSTANT NOTIFICATIONS ON THE STATUS OF YOUR CLAIMS.

FILE A CLAIM AND UPLOAD DOCUMENTATION IN SECONDS USING YOUR PHONE'S CAMERA.

SCAN AN ITEM'S BAR CODE WITH YOUR PHONE'S CAMERA TO DETERMINE IF IT'S AN IRS CODE SECTION 213(D) ELIGIBLE EXPENSE.

REPORT A CARD AS LOST OR STOLEN.

LOG IN WITH YOUR FINGERPRINT.



CHECK YOUR BALANCE AND VIEW ACCOUNT ACTIVITY.

EASILY MOVE FUNDS FROM YOUR HSA INTO YOUR BANK ACCOUNT TO COVER ELIGIBLE EXPENSES.

VIEW CURRENT HSA INVESTMENTS BALANCE, RECENT ACTIVITY AND RATE OF RETURN.

RESET LOGIN CREDENTIALS.

SECURITY ON THE GO

OUR MOBILE APP USES SECURE ENCRYPTION AND WON'T STORE PICTURES ON YOUR PHONE, KEEPING YOUR DOCUMENTATION SAFE AND SECURE. LOGIN IS PROTECTED BY A FOUR-DIGIT PASSCODE OF YOUR CHOOSING. YOU CAN ALSO LOG IN WITH YOUR THUMBPRINT ON APPLE DEVICES.



DOWNLOAD THE APP FOR FREE ON APPLE AND ANDROID SMARTPHONES AND TABLETS



CONTACT PARTICIPANT SERVICES

Our Participant Services team is available Monday through Friday, from 6 a.m. to 9 p.m. CT, except holidays.



Live Chat



Email

customerservice@discoverybenefits.com



PHONE

866-451-3399

THANK YOU!

A dark blue background with a faint image of a hand holding a pen over a laptop keyboard. The text 'THANK YOU!' is written in large, bold, lime green capital letters across the center.

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