

How to Receive Reimbursement from the Flex Plan

Thank you for being a participant in your Employer's Flexible Benefit Cafeteria Plan. We are **Compensation Consultants, Ltd.**, your Plan Service Provider, for your Flex Plan. We are available for questions concerning; your Plan, IRS Rules & Regulations, eligible reimbursable expenses and account issues, etc. Our contact information is listed below. We are available during the work week between the hours of 7:30 a.m. and 4:30 p.m. CST.

We also have many other tools available for you to use as well. We have a website (www.ccflex.com) where you can access a tutorial - How Flex Plans Work, see a list of the most common eligible expenses, log on to your account to view account balances & transactions and instructions to file a manual claim, order debit cards (if allowed by your employer), download forms, etc., shop at a Virtual Drug Store and view our contact information. On the website, we also have instructions how to set up the Mobile App (if you have a "smart" phone). With the Mobile App you can view your account balance(s) and file a manual claim.

There are two ways to be reimbursed from your Flex Plan, by using the **take care Debit Card** (if authorized by your employer) and by submitting a manual claim. Both will be explained here.

The **take care Debit Card** is the easiest way to receive reimbursement from the Flex Plan. It is important that you know how the card works so as to minimize your frustration. A **take care Debit Card** will be ordered for you automatically and will arrive at your home address. It will arrive in a plain white envelope. The card is light blue and has a large *Visa* logo on it. Please tell whomever is responsible for opening the mail, not to destroy or dispose of the card. Another card can be ordered for you at no charge, but this will delay its usage. The card must be activated, please follow the instructions in the envelope. One card will be ordered for you, the participant, extra cards can be ordered online by you for a spouse, and/or other family members. If you wish, you may call our office and we can order the extra cards for you. Extra cards will have the name of the family member imprinted on them. However, this does not split the Flex Plan Benefit. A family member will have full access to your entire benefit account balance. You will want to take this into consideration when ordering extra family member cards.

The **take care Debit Card** works by merchant codes, claim types and account balances. The card will work at those vendors that are eligible for Flex Plan reimbursement. It will work at the doctor's office, hospital, clinic, pharmacy, dentist's office and vision center. It will not work at an ATM, convenience store, grocery store or at McDonalds. Please note: we have seen vendors that have incorrectly set up their credit card systems. The card will not work for that vendor, a manual claim will need to be submitted, by you, for reimbursement. The **take care Debit Card** will not let you over-spend your Flex Plan account. You can only be reimbursed up to your account balance. Example: you have an account balance of \$499 and you have an eligible expense of \$510, if you try to use the card for \$510 the transaction will fail, you can use the card for \$499 then pay cash, check or a personal credit card for the balance. You can obtain your account balance information online, on the Mobile App or you can call our office during regular business hours. The debit card (depending upon your plan design) can be used for medical, dental, vision expenses and daycare expenses (if you are a participant). This is providing your daycare provider takes *Visa*. If you lose/misplace your card or if it is stolen, it is important to report this information to the Debit Card Center to have your card terminated and a new one issued. Due to privacy and security laws, we are not able to perform this function for you. However, we can assist you in the procedure.

A **manual claim** consists of a completed, signed & dated claim form and copies of bills/ receipts that show: the date of service, the type of service, the name of the provider, the name of the person that incurred the expense and the amount eligible for reimbursement. Claim forms can be downloaded from our website: www.ccflex.com. Claims can be: mailed, faxed, scanned & emailed, sent via Mobile App or submitted through the Administration Software System. Claims are processed within 48 hours of being received. You may view pending claims by logging into your secure website.

Special procedures for Daycare claims. Many daycare providers do not take credit cards. Therefore, to be reimbursed for daycare, you must submit a manual claim. Most participants print off a blank claim form, have their daycare provider sign the form, enter the provider's tax ID number and make a bunch of copies. The participant fills in the actual dates of service and the dollar amount of their expenses and submits the claim for reimbursement. If the claims are submitted regularly on schedule, the participant can actually have a salary deduction and reimbursement the same payday. If a participant has a "written contract" with provider, (meaning they pay the same amount every week regardless if the child is in attendance or not and a copy of the contract (reoccurring expense) is sent to us), we can set up an automatic reimbursement every payday.

Manual claims are processed for reimbursement on a schedule & a procedure requested by your Employer. Generally, the schedule is coordinated with your payday. Manual claims must arrive in our office, by 8 a.m. CST, one week prior to your payday for reimbursement. Reimbursement may be in the form of a paper check or a direct deposit into your personal checking or savings account. You must authorize us to direct deposit your reimbursement by completing a *Direct Deposit Authorization Form* (available at our website) and also provide us your banking information.

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