

FLEXIBLE SPENDING ACCOUNT (FSA)



ALLEGIANCE ADVANTAGE



INSTANTLY GET TAX DOLLARS BACK INTO YOUR PAYCHECK AND INCREASE SPENDABLE INCOME

HEALTH FLEXIBLE SPENDING ACCOUNT PROGRAM HIGHLIGHTS:

- ✓ Your Health FSA election will reimburse you for eligible expenses you, your spouse and your dependents incur during the plan year. All you have to do is elect the amount you want withheld before taxes from each paycheck and send Allegiance a reimbursement request with documentation of your eligible expenses to be reimbursed. The entire amount you elect to set aside for the plan year is available for eligible expense reimbursement at any time during the year.
- ✓ The maximum health FSA election may not exceed \$2,550 per calendar year.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT PROGRAM HIGHLIGHTS:

- ✓ Your dependent care FSA allows you to use “before-tax” dollars to pay care expenses for children age 12 and under, or individuals unable to care for themselves. Day care costs can be substantially lowered using a pre-tax dependent care FSA.
- ✓ An employee with a disabled spouse or a spouse who is a full-time student can claim \$250/month for one child and \$500/month for two or more children with the maximum election not to exceed \$5,000 per calendar year.

USE-OR-LOSE RULE:

- ✓ Under the use-or-lose rule, any money not used by the end of the plan year cannot be returned to you. The DSBCC Flex plan provides for a 3 month grace period after the plan year ends, or March 31st.

REIMBURSEMENT PROCESS:

You may scan and send claims electronically through the Allegiance website (www.askallegiance.com). You may also send reimbursement requests through our toll-free fax number (877-424-3539), or via mail (P. O. Box 4346, Missoula, MT 59806-4346).

Check Payment: Allegiance authorizes reimbursement and prints checks each business day. Claims are normally processed within five business days of receipt and you can expect a check in your mailbox within one week after Allegiance receives your claim.

Direct Deposit: Sign up for direct deposit on the Allegiance website and we'll deposit your reimbursements directly into your checking account.

Debit Card: You may use the debit card to pay for medical and/or dependent care expenses. Documentation for the expense may be required and should be saved for all debit card transactions.

FOR MORE INFORMATION ABOUT THE ALLEGIANCE FLEX PROGRAM, PLEASE CONTACT:

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