



Frequently Asked Questions About Flexible Spending Accounts

1. How may I find out the balance in my FSA?

You may obtain information about your FSA in one of the following two ways:

Go to www.gdynamic.com and select **Participant Login**. Your temporary username is: Your first name/state abbreviation/last 5 digits of your SSN (e.g., carolnh99999). Your temporary password is: Your first initial/state abbreviation/zipcode (e.g. cnh00000). You will be asked to create a new username and password after this initial login.

If you do not have access to the internet or prefer to speak to someone in person, please call our Reimbursement Team at 1-800-626-3539 Monday through Friday, between 8am and 5pm, Eastern Time. You may also leave a voice message 'after hours' by calling the number listed above and following the instructions provided. Your call will be responded to during the next business day.

2. How may I inquire about a specific FSA claim?

Please see the response to Question 1 above.

3. How do I submit a claim?

You may submit a claim electronically by accessing your account online using the instructions in Question 1. To submit a paper claim, you may complete a Reimbursement Request form and submit it to GDI with documentation supporting the claim. Your claim and supporting documentation may be sent to us via email at claims@gdynamic.com. Please note that this e-mail address is for claims only. Our mailing address is included on the request form. You may also fax your claim to us at (207) 781-3841. Please be aware that we are unable to confirm receipt of faxed claims. Reimbursement Request forms are available at www.gdynamic.com.

4. How often are FSA claims paid?

FSA claims are paid weekly. Claims eligible for reimbursement received by noon Tuesday with applicable documentation will be processed and paid Thursday provided we have applicable funds from your employer.

5. What should I do if I lose my check?

If you lose a reimbursement check, please call our Accounting Team immediately at 1-800-626-3539. Our policy is to wait 10 business days before re-issuing a lost check.

6. May I request to have my claim reimbursements deposited into my bank account?

GDI has the capability to make FSA reimbursements via Direct Deposit.

7. How much money may I elect to contribute to my FSA?

Your employer sets the maximum annual election for your Medical FSA, not to exceed the \$2500 federal maximum on Medical FSAs. The maximum annual contribution for a Dependent Care FSA is set by the IRS at \$5,000 per year if you are a single parent or if you are married and file a joint tax return. If you are married and you and your spouse file separate returns, the maximum you may elect is \$2,500 per year. The maximum contribution may be less if your spouse is a full-time student. See Question 11 for more information.

8. May I use the Medical FSA to reimburse my spouse's deductible and co-payment expenses, even if (s)he is enrolled in a different health insurance plan?

Yes. All eligible out-of-pocket medical expenses incurred by you, your IRS-defined spouse and your qualified dependents can be reimbursed by your Medical FSA, even if such dependents are not enrolled in your employer's health insurance plan.

9. What types of expenses are eligible for reimbursement from a Medical FSA?

Please refer to the list of Eligible Expenses for some of the most common expenses eligible for reimbursement under a Medical FSA. Certain expenses must be provided by a licensed practitioner. (The Eligible Expense list is intended only as a summary; you should consult your plan documents for more information.)

10. What expenses are not eligible for reimbursement from a Medical FSA?

Please refer to the list below for some of the most common expenses not eligible for reimbursement under a Medical FSA. (This list is intended only as a summary; you should consult your plan documents for any other excludable services/items.)

- Bleaching/whitening of teeth or skin
- Contact fees for maintenance/replacement of contact lenses or eyeglasses
- Cosmetic surgery or cosmetic treatments of any kind
- Electrolysis, hair transplants
- Illegal operations or treatments
- Supplements (without a prescription from a licensed provider)
- Toothpaste, mouthwash and dental floss
- Feminine hygiene products

11. What expenses are eligible for reimbursement from a Dependent Care FSA?

A Dependent Care FSA can reimburse you for care provided to a dependent child under age 13 (or a dependent age 13 or older who is physically or mentally incapable of self-care) in order for you, and if you are married, your spouse to work or attend school*. This includes before and after school care, preschool, summer day camp, and wages paid to a child care provider in your home, including employment taxes. In order to be reimbursed, you must include the tax identification or social security number of your provider.

***If your spouse is a student,** your dependent care expenses may only be reimbursed if (s)he attends an educational institution (as defined by the IRS) for a minimum of five months per year. The maximum dollar amount you are eligible to elect varies – see your Summary Plan Description for details.

12. Are there dependent care expenses that are not eligible for reimbursement?

The following services are not eligible for reimbursement from a Dependent Care FSA: (This list is intended only as a summary; you should consult your plan documents for any other excludable services/items)

- Child support payments
- Fees for services that have yet to occur (e.g. summer day camp deposits paid prior to the actual camp session)
- Kindergarten tuition
- Meals

13. When may I change my FSA election?

You may change your election once a year during your employer's open enrollment. In addition (and depending upon the terms of your employer's plan), you may also be able to change your election if you experience an IRS-defined "change in status" event that is applicable to the type of flexible spending account in which you are enrolled. Examples of such events include:

- A change in legal marital status (you get married, divorced or legally separated) The death of your spouse or dependent
- Birth, adoption or placement for adoption
- Your spouse gains or loses employment
- You or your spouse takes or returns from an unpaid leave of absence or goes on strike or lockout
- An event that causes an employee's dependent to satisfy or cease to satisfy eligibility requirements due to age, student status, or any similar circumstance
- You or your spouse change from full-time to part-time or vice versa
- Changes in cost, daycare providers, or in the amount of daycare needed
- are allowable reasons to change your Dependent Care FSA election.

Your Summary Plan Description has more information regarding how and when you are able to make changes to your election. An election change may only be made if it is consistent with and on account of the change in status event.

14. What happens if my employment terminates?

If your employment terminates while you are participating in a Dependent Care FSA, your deductions will end when your employment ends. You are eligible to be reimbursed for qualified expenses through the end of your former employer's run-out period for terminated participants (for services incurred both before and after your termination date). Deductions for your Medical FSA will also end when your employment ends unless your employer is obligated to offer you COBRA continuation



coverage and you elect this option. If your employer is not obligated to offer you COBRA continuation coverage and/or you choose not to elect COBRA, you are eligible to be reimbursed for qualified expenses incurred while you were employed and the account was active. Requests for reimbursement should be sent to GDI prior to the end of your employer's run-out period for terminated participants.

- 15. What happens if I don't use all of the money I contributed throughout the plan year?**
IRS regulations stipulate that you will forfeit any money left in your account in excess of your Carryover amount after the plan year ends.
- 16. May I transfer money from my Dependent Care FSA to my Medical FSA (or vice versa)?**
No.
- 17. May I use the Dependent Care FSA if my daycare provider is not reporting this income to the IRS?**
No. Therefore, we must have your provider's Social Security Number or Employer Identification Number in order to process dependent care claims.
- 18. If my child turns 13 during the plan year, may I still use my Dependent Care FSA through the end of the plan year?**
No. You are no longer eligible to be reimbursed for care for a child as of age 13, unless they are physically or mentally incapable of caring for themselves. Having a child attain age 13 is a qualified reason to terminate your participation in the Dependent Care FSA Plan provided that you do not need care for other dependents.
- 19. Does my participation in the Medical FSA or Dependent Care FSA plans affect how I file my personal income taxes each year?**
If you participate in the Dependent Care FSA, you will need to complete and file IRS Form 2441 when you complete your annual tax return. This is the same form you would complete for the Child Care Tax Credit. There is no obligation to file anything additional on behalf of your Medical FSA.
- 20. Where can I find more information about my FSA plan?**
Your best resource for information on your employer's FSA plan is your Summary Plan Description (SPD). The SPD is available through your company's Human Resources Department.

Information is available under the Participants Tab on our website: www.gdynamic.com.