

# Using Your Flexible Spending Accounts

For specific information on your health care and dependent care accounts, refer to your *Flexible Spending Accounts* booklet, which you received as part of your enrollment packet.

The Company offers full-time employees two types of flexible spending accounts—the health care spending account and the dependent care spending account. You have elected to participate in one or both of the accounts. You choose the amount you want to contribute to each account (subject to Internal Revenue Service (IRS) limits). This amount is deducted from your paycheck before taxes in equal amounts throughout the year. When you incur an eligible expense, you can reimburse yourself with the pre-tax dollars you set aside in these accounts. These accounts are completely separate, for instance you cannot use money from your dependent care spending account to pay for health care expenses.

There are two primary ways you can be reimbursed from your accounts.

- You can use the new SmartFlex® Card. If you request a SmartFlex® Card, you control when reimbursements are made from your account at the time you use the card to pay for goods or services.
- OR
- You can file a claim through the ClaimsPlus<sup>SM</sup> Online Reimbursement System. Enter your claims information at [www.OnlineBenefits4U.com](http://www.OnlineBenefits4U.com), and you will be notified by mail or e-mail (if your e-mail address is provided) when your claim is approved, denied or when payment is issued.

## Requesting a SmartFlex® Card

The fastest way to receive your SmartFlex® Card is to sign up through the ClaimsPlus<sup>SM</sup> Online Reimbursement System. You can also complete the enclosed SmartFlex® Card Enrollment Agreement and fax or mail it to Aon Consulting. If your SmartFlex® Card is lost or stolen, call 1-800-501-8431 to report the incident and avoid liability. If you need additional cards (or a replacement), you will have the option to purchase the card(s) online or you can also mail or fax the Enrollment Agreement to Aon Consulting.

## Using the SmartFlex® Card

When you use your SmartFlex® Card, reimbursement from your flexible spending accounts is immediate. Only use your SmartFlex® Card to pay for eligible flexible spending account expenses, and **be sure to save your receipts to submit them with your claim form, if necessary.** You will have to submit receipts within two weeks after you incur the expense unless all four conditions below are met:

- The total transaction amount is equal to a prescription drug coinsurance amount or a copayment amount from your health care benefit plan.
- Your transaction amount does not exceed the remaining amount of your annual health care spending account election. If you have eligible dependent care expenses, the transaction amount cannot exceed the balance of your dependent care spending account.
- Your expense is incurred at a participating provider, such as a pharmacy, doctor's office, or participating dependent day care provider.
- The transaction is for an expense identified as an eligible expense under the flexible spending account plan.

## When Receipts Are Not Needed

Walgreens has a system that recognizes eligible expenses, therefore if you purchase eligible items from Walgreens with your SmartFlex® Card, receipts are not necessary.

## The ClaimsPlus<sup>SM</sup> Online Reimbursement System

You can access this online system through [www.OnlineBenefits4U.com](http://www.OnlineBenefits4U.com) and click on 2007 FSA to easily enter claims information and quickly find out your claims status. Simply open the "Submit a Claim" page and enter your claim information. Then print and sign the form, and send it in with your documentation. Detailed instructions for using ClaimsPlus<sup>SM</sup> are included in the *Using Your Web Tools* pocket folder, which you received in your enrollment packet.

## Health Care Claims

If an expense is covered by your or your spouse's medical, dental or vision plan, you should first file a claim with the appropriate plan(s). You will receive an Explanation of Benefits (EOB) that shows how much, if any, was paid by your plan(s). Any portion not paid by your or your spouse's plan(s) may be submitted to Aon Consulting, along with the EOB, to be processed for reimbursement from your health care spending account. You will be reimbursed for eligible expenses up to your annual election—even if you have not contributed that amount to your account.

## Claims for Over-the-Counter (OTC) Drugs

Certain over-the-counter medications and drugs used for the treatment of allergies, the common cold and pain relief may be submitted for reimbursement. You must include copies of your OTC drug receipts in order to receive reimbursement. Receipts submitted for reimbursement of OTC drugs must indicate the actual names of OTC drugs that are being submitted for reimbursement. Expenses that may be reimbursed depend upon whether the drug or medicine is taken to treat a specific medical condition or is taken for general health purposes. Drugs and medicines primarily taken for a person's general good health (e.g., mouthwash and vitamin supplements) may only be reimbursed if they are taken to treat a specific medical condition and proper documentation from a doctor or dentist is submitted.

### Acceptable Receipt

**CVS/pharmacy**

I'm BRANDY M., I'm here to serve you  
with our 7 Service Basics<sup>®</sup>

445 10 4188 05709 027

RFN# 0570-8274-1889-0401-1620

HALL C/D 40S 1 1.00 SALE  
ADVIL TAB BS 1 1.99  
H/MK YOU&ME 1A 2.49  
SUBTOTAL 5.48

A-8.25% SALES TAX .21  
TOTAL 5.69

CASH 20.00  
CHANGE 14.31



18590 EL CAMINO REAL HOUSTON, TX

OPEN 24 HOURS  
THANK YOU  
FOR FASTER SERVICE, CALL IN YOUR  
PRESCRIPTION ORDER

JANUARY 16, 2004 12:07 PM

This receipt's line items are descriptive and show which OTC drugs were purchased.

### Unacceptable Receipt

THANK YOU FOR VISITING  
ABC STOP AND GO  
123 MAIN STREET  
ANYWHERE, USA, 12345

1 ITEM: 1.59  
1 ITEM: 0.79  
SUBTOTAL: 2.38  
TAX: 0.07  
TOTAL: 2.45  
CASH: 10.00  
CHANGE: 7.55

0035081 1/16/04 12:15:04  
By: JW Drawer: B

This receipt's line items are generic and do not show what types of OTC items were purchased. Items from this receipt would not be reimbursable.

## Dependent Care Claims

Your eligible expenses will be reimbursed up to your current account balance. You must first have money deducted from your paycheck and credited to your account before dependent care expenses can be reimbursed. Any unpaid portion of your claim will be “pending” and then paid automatically once additional money is deposited into your account.

## Submitting Claims

You are encouraged to use your SmartFlex® Card or submit your claims through the ClaimsPlus<sup>SM</sup> Online Reimbursement System for quick, convenient claims processing. If you choose not to enter the claim through ClaimsPlus<sup>SM</sup>, you can fax or mail a claim form and supporting documentation to Aon Consulting. If you need additional claim forms, you can print them from the Benefits Website (under the **Reference** section).

Please send claim forms and supporting documentation to:

Aon Consulting  
 Flex Administration #25042  
 P.O. Box 3002  
 Arlington Heights, IL 60006-3002  
**Fax number:** 1-866-887-3195

| Documentation Required  |   |
|---|---|
| Health Care Claims  | Dependent Care Claims   |
| <ul style="list-style-type: none"> <li>• Name of service provider</li> <li>• Date expense was incurred (not paid date or billing date)</li> <li>• Type of service</li> <li>• Amount of expense</li> </ul> | <ul style="list-style-type: none"> <li>• Name of service provider</li> <li>• Receipt signed by provider or invoice that itemizes the date(s) of service and the amount charged</li> <li>• Provider's address, signature and date</li> <li>• Provider's Social Security number or taxpayer identification number (with first claim submitted for the current plan year)</li> </ul> |
| <p>Canceled checks and balance forward receipts are not acceptable documentation for reimbursement.</p>   | <p>Note: The taxpayer identification number is not necessary if the provider is a non-profit, religious, charitable or educational organization [under Section 501(c)(3)].</p>  |

## Important Notes

- **EMSC and AMR employees:** Your 2006 claims must be received by Aetna prior to March 31, 2007, to be reimbursed for expenses incurred through December 31, 2006. For expenses incurred in 2007, your claims must be sent to Aon Consulting.
- **EmCare and RTI employees:** Your 2006 claims must be received by TaxSaver prior to March 31, 2007, to be reimbursed for expenses incurred through March 15, 2007. For expenses incurred January 1 through March 15, 2007, your claims may be sent to TaxSaver (if you have a remaining account balance) or Aon Consulting. For expenses incurred in 2007 after March 15, your claims must be sent to Aon Consulting.

## Direct Deposit

You can choose to have your reimbursement directly deposited into your bank account. It's easy to sign up for Direct Deposit through the ClaimsPlus<sup>SM</sup> Online Reimbursement System. You can also complete the enclosed Direct Deposit Add or Change Form and mail or fax it to Aon Consulting.

## Processing Your Claims

Reimbursements are processed daily. It is important to file your claim for reimbursement as soon as possible to allow time for you to resubmit the claim if additional information is requested.

Keep in mind that if you use the SmartFlex<sup>®</sup> Card, the expense is paid directly from your FSA. If you don't use the SmartFlex<sup>®</sup> Card, using the ClaimsPlus<sup>SM</sup> Online Reimbursement System to enter your expense information will speed up the claims and reimbursement process. Don't forget to send in supporting documentation.

Once your claim is processed, you will receive a notification through the mail or e-mail stating the status of your claim.

- If you have direct deposit, you will receive mail or e-mail notification stating when your payment will be deposited to your bank account.
- If a check is issued, you may receive payment notification through e-mail and the check and EOB will be mailed to your home address on file.
- You are encouraged to list your e-mail address on ClaimsPlus<sup>SM</sup>, but if you do not, both direct deposit and check payment notification with EOB will be mailed to your home address on file.

## Accessing Your Account Information

### By Phone

For flexible spending account questions, call 1-800-501-8431.

### Online

You can access the ClaimsPlus<sup>SM</sup> Online Reimbursement System through the Benefits Website at [www.OnlineBenefits4U.com](http://www.OnlineBenefits4U.com) by clicking on 2007 FSA. Claim forms are available under the **Reference** section of the Benefits Website.

### Don't Forget!

- Refer to the *Flexible Spending Accounts* booklet you received as part of your enrollment packet for additional information.
- Refer to the *Using Your Web Tools* pocket folder you received as part of your enrollment packet for instructions on using the ClaimsPlus<sup>SM</sup> Online Reimbursement System.

