or Dependent Care Tax Credit?

Dependent Care FSA

when you receive medical care and not when you are billed, Claims Incurred be applied to the plan year in which it is used:

You can normally provide substantiation by submitting a benefit Services may request additional information from you to substantiate that you expenses for medical care. If you submit a claim that contains an expense that is not:

Correct for Medical Care

• Length/frequency of the treatment program (if related)
• Description of the treatment and how it treats the medical condition
• Specific medical condition for which treatment
• Patient’s name

Expenses must be incurred to allow you and your spouse to work unless your spouse cannot be reimbursed until the service has been fully incurred (for example, if the service is a week of care, the expense cannot be reimbursed until week’s end). You may only contribute up to the annual dollar limit for each benefit account for the plan year you have elected. Please see your employer for the maximum benefit amount allowed under your plan.

Eight DDC Expenses for Qualifying Individuals:

Care outside the home:

Dependent care center: Expenses incurred for services provided by a dependent care center (a facility that provides care for more than six individuals not residing at the facility).

Dependent care center: Expenses incurred for services provided by a dependent care center (a facility that provides care for more than six individuals not residing at the facility).

Expenses for medical care will be limited to expenses

Dependent care tax exemption programs will be the

Before making an election, you should consult with

Recent IRS Rules & Information

The following rules apply to both DDC and URM FSA:

Flexible Spending Account Participant Handbook

Provided by Aflac Benefit Services for your Employer’s Plan
Welcome to Aflac Benefit Services!

We are dedicated to providing superior service to our customers and are delighted to serve as your cafeteria plan service provider. We are dedicated to providing superior service to our customers and are delighted to serve as your cafeteria plan service provider. Our role is to process your Requests for Reimbursement according to the plan designed by your employer, who is the plan sponsor and plan administrator. All benefits are funded by your employer and are administered by Aflac Benefit Services.

• There are two types of FSAs. The first is a dependent-care plan (DCP), and the second is the medical FSA (MFSA).
• Your participation in an FSA program allows you to set aside part of your salary in flexible spending accounts to pay for specified types of expenses.
• In preparing for the following year, you will be able to specify a dollar amount for each FSA that you wish to participate in.
• Participation in one or both FSAs can save you money by reducing your taxable income. This amount will be calculated after the election is made and deducted from your salary.
• Your taxable income will be reduced for Social Security purposes according to rules established by the Internal Revenue Service.

Use of Personal Information

Your privacy is important to us. Aflac Benefit Services will follow applicable laws with regard to the use and disclosure of your personal information. As set forth in your claim form, by enrolling you authorize us to use and disclose your personal information. As set forth in your claim form, by enrolling you authorize us to use and disclose your personal information.

Use discretion when faxing your medical information to us.

Examples of Eligible Medical Care Expenses

The following lists are examples of the types of expenses that may or may not be reimbursed. These lists are not intended to be complete, as other expenses may be eligible or ineligible under federal tax law or under your employer’s plan. To be eligible under an FSA account, the medical expense(s) must be incurred for medical care that is not reimbursed from any other source. Medical care means the drug or service is needed to treat a medical condition. Aflac Benefit Services may request additional information from you to substantiate that an expense is for a medical care.

Examples of Eligible Medical Care Expenses

- Arthritis relieving and reconstructive bone implants
- Counseling (for medical care; psychological, psychiatric, family counseling for patient only, etc.)
- Dental care, if for medical care (examinations, cleanings, fillings, crowns, bridges, etc.)
- Drugs, legally obtained by prescription (oral or injectable)
- Dental, orthodontic, optometry expenses (including eye glasses, contact lenses, etc.)
- Guide/leader or hearing-assisting animal
- Hearing devices (hearing aids, hearing assistance devices, and repair)
- Massage care
- Obstetric care
- Oxygen equipment
- Physical and occupational therapy
- Radiation treatments
- Speech therapy
- Surgery (including dental, for medical care)
- Vision correction surgery (including RK and Lasik)
- Counseling, if for medical care (psychological, psychotherapy, family counseling for patient only, etc.)
- Artificial limbs and reconstructive breast implants
- Elective cosmetic surgery/procedure
- Fertility enhancement (in vitro fertilization, reverse vasectomy, etc.)
- Maternity clothing
- Myasthenia gravis
- Nursing care
- Orthodontia
- Prosthetic devices
- Rehabilitation treatments
- Radiation treatments, if for medical care
- Smoking cessation programs, aids, devices, and medications
- Prescription drug receipts
- Visiting nurses
- Vision correction surgery (including RK and Lasik)
- Fertility enhancement, if for medical care (in vitro fertilization, reverse vasectomy, etc.)
- Maternity clothing
- Myasthenia gravis
- Nursing care
- Orthodontia
- Prosthetic devices
- Rehabilitation treatments
- Radiation treatments, if for medical care
- Smoking cessation programs, aids, devices, and medications
- Prescription drug receipts
- Visiting nurses

Examples of Ineligible Medical Care Expenses

- Weight loss programs (physician-prescribed for a specific condition)
- Electrolysis/hair transplants
- Breast implants (nonreconstructive)
- Fertility enhancement (in vitro fertilization, reverse vasectomy, etc.)
- Maternity clothing
- Myasthenia gravis
- Nursing care
- Orthodontia
- Prosthetic devices
- Rehabilitation treatments
- Radiation treatments, if for medical care
- Smoking cessation programs, aids, devices, and medications
- Prescription drug receipts
- Visiting nurses

Eligible Drugs & Medicines

- Counseling medicines
- Prescription drugs
- Blood pressure medicines
- Smoking cessation medications
- Diabetes medications
- Antihistamines
- OTC medications
- Prescription medications

Ineligible Drugs & Medicines

- Weight loss foods that substitute for normal foods or beverages
- Toiletries and personal care items (shampoo, deodorant, soap, etc.)
- Maternity clothing
- Fertility enhancement (in vitro fertilization, reverse vasectomy, etc.)
- Maternity clothing
- Myasthenia gravis
- Nursing care
- Orthodontia
- Prosthetic devices
- Rehabilitation treatments
- Radiation treatments, if for medical care
- Smoking cessation programs, aids, devices, and medications
- Prescription drug receipts
- Visiting nurses

Acceptable Prescription Drug Receipts

Our role is to process your Requests for Reimbursement according to the plan designed by your employer, who is the plan sponsor and plan administrator. All benefits are funded by your employer and are administered by Aflac Benefit Services.

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## General Guidelines: URM

### General IRS Rules & Information

The following rules apply to both DDC and URM FSAs.

- **Dollar Limits**
  - **DDC Account:**
    - The maximum amount that may be contributed to your DDC account upon your termination is your annual salary *employee's legal marital status* + your spouse's Earned Income + any other income (e.g., Social Security, alimony, or child support payments) that you are entitled to receive.
  - **URM Account:**
    - The maximum amount that may be contributed to your URM account is your annual salary *employee's legal marital status* + any other income (e.g., Social Security, alimony, or child support payments) that you are entitled to receive.

### Other Rules

- When you terminate employment, your participation in the plan ends and you will no longer be able to incur expenses for reimbursement.
- If you choose to receive reimbursement for medical expenses incurred before the date of your termination, you will still be able to submit claims for reimbursement. Generally, you may submit claims for reimbursement for dates of service that were incurred up to the end of the plan year and runoff period until all of your contributions are used.
- **User-IRs rules**
  - Money remaining in your FSA account(s) will not be returned to you at the end of the plan year. Any unused remaining after the end of the plan year will be forfeited.
  - You cannot use your unused contributions in the current calendar year to receive a personal tax exemption as a dependent, or any other income (e.g., Social Security, alimony, or child support payments) that you are entitled to receive.

### Qualified Changes in Status

- Qualified changes in status may include:
  - A change in marital status
  - A change in employment status
  - A change in number of tax dependents
  - A change in your or your spouse's legal marital status
  - A change in the status of the spouse or other tax dependency that is physically or mentally unable to care for himself/herself
  - A change in your or your spouse's legal marital status

### General IRS Rules & Information

- **Dependent Care FSAs or DDC/URM Benefits**
  - You may not transfer money between your DDC and your URM FSA accounts.

### Termination of Employment

- **DDC Account:**
  - If you have not received reimbursement for all contributions made to your DDC account during the same calendar year, you may continue to incur expenses during the plan year and submit claims for reimbursement.

- **URM Account:**
  - If you choose to receive reimbursement for medical expenses incurred before the date of your termination, you will still be able to submit claims for reimbursement. Generally, you may submit claims for reimbursement for dates of service that were incurred up to the end of the plan year and runoff period until all of your contributions are used.
  - **User-IRs rules**
    - Money remaining in your FSA account(s) will not be returned to you at the end of the plan year. Any unused remaining after the end of the plan year will be forfeited.

### Flexible Spending Account Participant Handbook

Provided by Aflac Benefit Services for your Employer’s Plan

### General Guidelines: DDC

DDC expenses may be reimbursed for work-related expenses for any qualifying individual described below. Qualifying individuals include:

1. Dependent age 12 or under who entitles you to a personal tax exemption
2. A spouse or other tax-dependent who is physically or mentally unable to care for himself/herself

### Election Irreversibility

You may not change elections before the beginning of the next plan year unless there is a qualified change in status (as permitted by your plan). Affirmative elections cannot be changed.

### General IRS Rules & Information

- **Dependent Care FSAs or DDC/URM Benefits**
  - You may not transfer money between your DDC and your URM FSA accounts.
Flexible Spending Account Participant Handbook

Provided by Aflac Benefits for your Employer’s Plan

Aflac Flexible Spending Account Participant Handbook

General Guidelines: DDC

DDC expenses may be reimbursed for work-related expenses for any qualifying individual described below who resides with you:

❖ A dependent age 12 or under who entitles you to a personal tax exemption;

❖ A spouse or other tax-dependent who is physically or mentally unable to care for himself/herself.

Expense Requirements

DDC expenses must meet all of the following conditions to be eligible for reimbursement:

❖ Qualifying individual (see above);

❖ Work-related: Expenses must be incurred while you work (if you are worked); expenses must be incurred to allow you and your spouse to work so that you are able to work outside of your household for the care of a dependent (for example, a baby sitter). If the dependent is age 13 or older, he/she must be disabled and spend at least eight hours per day in your home;

❖ Dependent care center: Expenses incurred for services provided by a designated care center (i.e., a facility provided by a dependent care center (i.e., a facility providing care outside of your household for the care of a dependent (for example, a baby sitter). If the dependent is age 13 or older, he/she must be disabled and spend at least eight hours per day in your home);

❖ Dependent care center: Expenses incurred for services provided by a designated care center (i.e., a facility providing care outside of your household for the care of a dependent (for example, a baby sitter). If the dependent is age 13 or older, he/she must be disabled and spend at least eight hours per day in your home);

❖ Related to services provided by a dependent care center (i.e., a facility providing care outside of your household for the care of a dependent (for example, a baby sitter). If the dependent is age 13 or older, he/she must be disabled and spend at least eight hours per day in your home);

❖ Change in number of tax dependents;

❖ Change in employee’s legal marital status;

❖ Change in participant’s earned income;

❖ Change in participant’s cost of the benefit (DDC only);

❖ Change in cost of the benefit (DDC only);

❖ Entitlement to Medicare or Medicaid (URM only);

❖ Judgment, decree, or court order dictating provision of services;

❖ Election Irrevocability

You may not change elections after the close of the plan year unless there is a qualified change in status.

Election deadline

The deadline for elections is the last day of the month before the plan year begins. For example, if the plan year begins January 1, the deadline is December 31.

Change of election

DDC contributions and elections will become effective the first pay period after the change is made.

Before making an election, you should consult with your tax advisor to determine which of the available dependent care tax exemption programs will be the most beneficial to you. For more information, see IRS Publication 503 on flexible spending accounts. See your plan sponsor for further details about the limits and conditions on the use of dependent care tax benefits.

General IRS Rules & Information

The following rules apply to both DDC and URM FSAs.

General Guidelines: URM

To be eligible for reimbursement, an expense must be for medical care.

Medical Care

❖ Medical care means diagnosis, treatment, or prevention of disease.

❖ Medical care does not include cosmetic surgery or similar procedures.

Medical FSAs may only be used for medical care.

Expense Requirements

Expenses must be related to the prevention or improvement of a physical or mental defect or illness. An expense that is merely beneficial to your general health is not an eligible expense.

Substantiation of Medical Care

You must submit a claim that contains the following information and may only be submitted in writing:

❖ Statement of necessity (The letter will need to be from the prescribing physician, not the caregiver, unless it is the same person);

❖ Name and address of the physician who prescribed or performed the service;

❖ Name, address, and Social Security number of the person providing the service;

❖ Date and description of the treatment or service;

❖ Amount charged for the service;

❖ Amount paid by the covered party and the amount paid by you;

❖ Medical record or a summary of the information contained in the medical record.

Elective Involvements

You may not change elections before the beginning of the next plan year, unless there is a qualified change in status (as permitted by your plan) that affects eligibility.

Qualifying changes in status may include:

❖ Changes in employee’s legal marital status;

❖ Changes in number of tax dependents;

❖ Changes in participant’s cost of the benefit (DDC only);

❖ Changes in participant’s earned income;

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❖ Change in participant’s cost of the benefit (DDC only).

Termination of Employment

DDC Account:

If you have not received reimbursement for all contributions made to your DDC account before your termination, you may continue to incur expenses during the plan year and submit claims for reimbursement. Generally, you may only claim reimbursements during the plan year and the current plan period until all of your contributions are used.

URM Account:

If you terminate employment, your participation in the plan ends and you will no longer be able to incur expenses for medical care. If you continue your coverage with another insurance provider, however, you may still file claims for dates of service that were incurred prior to discontinuing insurance with the plan. You may continue your coverage with another insurance provider for a limited time in an attempt to keep your benefits.

Other Rules

Before electing coverage, please review the information contained in this document and the Summary Plan Description (SPD).
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We are committed to providing superior service to our customers.

Welcome to Aflac Benefit Services!

• Your taxable income will be reduced for Social Security
• Participation in one or both FSAs can save you money by
• Your participation in an FSA program allows a portion of
• The name of the person(s) receiving
• The date(s) of service.
• The charge(s) for each service.

Examples of Eligible Drug Expenses
The following lists are example of the types of expenses that may or may not be reimbursed. These lists are not intended to be complete, as other expenses may also be eligible or ineligible. See the summary for specific eligibility.

Examples of Eligible Medical Care Expenses

Eligible
• Artificial limbs and reconstructive breast implants
• Counseling, if for medical care (psychological, psychiatric, family, counseling for patient only, etc.)
• Dental care, if for medical care (examinations, cleanings, fillings, crowns, bridges, etc.)
• Drugs, legally obtained by prescription (including over-the-counter medications, if for medical care)
• Drugs acquired from a pharmacy (prescription only)
• Maternity care
• Medical services (excluding diagnostic testing, physician visits, etc.)
• Maternity services
• Nursing care
• Oxygen equipment
• Prescription drug receipts
• Support or corrective device (i.e., hearing aids, contact lenses, etc.)
• Supportive care (home health care, hospice care, etc.)
• Transportation (i.e., air, bus, train, car, etc.)
• Vision correction surgery (including RK and LASIK)

Eligible
• Medical insurance premiums
• Counseling (primarily related to personal, social, emotional, etc.)
• Dental care, if for medical care (examinations, cleanings, fillings, crowns, bridges, etc.)
• Drugs
• Drugs acquired from a pharmacy (prescription only)
• Maternity care
• Medical services (excluding diagnostic testing, physician visits, etc.)
• Maternity services
• Nursing care
• Oxygen equipment
• Prescription drug receipts
• Support or corrective device (i.e., hearing aids, contact lenses, etc.)
• Supportive care (home health care, hospice care, etc.)
• Transportation (i.e., air, bus, train, car, etc.)
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Quick Tip 5

Acceptable Prescription Drug Receipts

Quick Tip 6

Acceptable Over-the-Counter

Medicine Receipt

Quick Tip 4

Eligible Drugs & Medicines

Quick Tip 3

Red-Rate Convenient Direct Deposit

Quick Tip 2

Files a Claim

Quick Tip 1

Requesting Services (toll-free)

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• Drugs acquired from a pharmacy (prescription only)
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• Nursing care
• Oxygen equipment
• Prescription drug receipts
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• Dental care, if for medical care (examinations, cleanings, fillings, crowns, bridges, etc.)
• Drugs, legally obtained by prescription (including over-the-counter medications, if for medical care)
• Drugs acquired from a pharmacy (prescription only)
• Maternity care
• Medical services (excluding diagnostic testing, physician visits, etc.)
• Maternity services
• Nursing care
• Oxygen equipment
• Prescription drug receipts
• Support or corrective device (i.e., hearing aids, contact lenses, etc.)
• Supportive care (home health care, hospice care, etc.)
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• Medical insurance premiums
• Counseling (primarily related to personal, social, emotional, etc.)
• Dental care, if for medical care (examinations, cleanings, fillings, crowns, bridges, etc.)
• Drugs
• Drugs acquired from a pharmacy (prescription only)
• Maternity care
• Medical services (excluding diagnostic testing, physician visits, etc.)
• Maternity services
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• Oxygen equipment
• Prescription drug receipts
• Support or corrective device (i.e., hearing aids, contact lenses, etc.)
• Supportive care (home health care, hospice care, etc.)
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Eligible

• Arthritis and locomotivite hip implants
• Counseling (offered for medical care; psychological, psychiatry, family counseling for patient only, etc.)
• Dental care, if FSA care (examinations, cleanings, bridge, crowns, implants, dentures, bridges, etc.)
• Drugs, legally obtained by prescription (oral or injected)
• Drugs prescribed for medical or nonmedical purposes
• Emergency room service
• Facial reconstructive surgery
• Hearing devices (hearing aids, hearing aid batteries, and repair, etc.)
• Diabetic supplies (blood sugar monitor, syringes, test strips, etc.)
• Obstetrical services (e.g. pregnancy care, childbirth care, and delivery)
• Orthodontia
• Nursing care
• Prescription drugs, nonprescription drugs, cough syrup, cold medication
• Rent, utility, food, and shelter
• Saline solutions
• Medication
• Treatment for varicose veins or spider veins
• Weight loss foods that substitute for normal foods or for weight loss counseling

Ineligible

• Dental care (except for the replacement of natural teeth)
• Treatment of cosmetic conditions
• Dental care (except for the replacement of natural teeth)
• Dental care (except for the replacement of natural teeth)
• Cosmetic dental veneers/teeth whitening
• Breast implants (nonreconstructive)
• Treatment of varicose veins or spider veins
• Dental care (except for the replacement of natural teeth)
• Vision correction surgery (including RK and Lasik)
• Diabetic supplies (blood sugar monitor, syringes, test strips, etc.)
• Hearing devices (hearing aids, hearing aid batteries, and repair, etc.)
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