

Welcome to Flexible Spending!

The Ohio State University is proud to provide access to high-quality benefits that can help support your health and financial goals as part of the total rewards available to faculty and staff. Ohio State partners with TASC, a leading vendor in Flexible Spending Account (FSA) administration, to make it easy for you to manage your account in the way you prefer. This guide shows you how to access the features of your FSA.

What is an FSA?

FSAs allow you to pay for eligible health care and/or dependent care expenses through pre-tax payroll deductions. You determine how much money you want to contribute to each account for the plan year.

Two types of FSAs

1) Health Care FSAs

A Health Care FSA sets aside money through payroll deductions for out-of-pocket health care expenses for you and your qualified dependents. Examples of eligible expenses may include:

- Health plan deductibles, copayments, and coinsurance
- Eye exams, contact lenses, and glasses
- Prescription drugs
- Dental care including orthodontia
- Over-the-counter (OTC) products with a physician's prescription

2) Dependent Care FSAs

A Dependent Care FSA sets aside money through payroll deductions for eligible dependent care expenses, such as child care. Dependent care expenses allow you (and your spouse, if married) to work, look for work, or attend school as a full-time student. Dependent Care accounts do not cover your dependent's health care expenses. Examples of eligible expenses may include:

- Child care facility fees (excluding lunches, transportation, and educational services)
- Before-school and after-school care
- Local day camp
- In-home babysitting fees (income must be claimed by your care provider)
- Nursery school and preschool (preschool expenses are eligible if the amount paid for schooling cannot be separated from the cost of care)

View a comprehensive list of eligible expenses for each type at go.osu.edu/fsa-hra-expenses.

Managing your account

ONLINE ACCESS

You can access your FSA account online 24 hours a day, seven days a week. From your online account, you can check your account balance, track expenses and file a claim. Log in to [Employee Self Service](#) or [OneSource](#) and click on the My FSA/HRA link under Benefits.

MOBILE ACCESS

With the **Benefits by eflex** app, you can securely check real-time balances, request a reimbursement, view transaction details and use your mobile device's camera to take a picture of the receipt. The **Benefits by eflex** app is a free download from the Apple iTunes App Store and Google Play. Simply go to the Apple iTunes App Store or Google Play, and search for **Benefits by eflex**.



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HUMAN RESOURCES



SAVE ALL ITEMIZED RECEIPTS.

Some expenses require additional information to comply with IRS rules. If you do not supply documentation when requested, the expenses will be considered ineligible and you'll have to reimburse your account. Your Health Care Debit Card may be inactive until your account is reimbursed.

TEXT MESSAGING

Sign up for a wide variety of customizable text message (SMS) alerts to help you proactively manage your accounts. Use the alerts to notify you when a claim has been filed for your account.

You can sign up for or cancel alerts at any time.

Filing a Claim

You have multiple options for filing a claim:

- File a claim **online via [Employee Self Service](#) or [OneSource](#)**; click on My FSA/HRA, then **File a Claim** and follow prompts for claim info; scan and upload appropriate receipts.
- Swipe the **Health Care Debit Card** at the point of service.
- Fill out a **Reimbursement Claim Form** and fax or mail it to TASC with copies of appropriate receipts. Download a form at hr.osu.edu/policies-forms.
- File a claim using the **Benefits by eflex** mobile app; use your phone to take a photo of appropriate receipts.

USE THE HEALTH CARE DEBIT CARD

Your Health Care Debit Card eliminates the need to file a claim for health care FSA reimbursements. Swipe your card at the point of service. In most cases, this is all you need to do, but you may be asked for receipts, so be sure to save them. You can request an additional Health Care Debit Card for an eligible dependent online, or by calling TASC Customer Service at 855-FLEX-OSU.

Options for reimbursement

DIRECT DEPOSIT

Once your claim is approved, your reimbursement will be deposited into your bank account in less than 72 hours if funds are available. Setting up direct deposit is easy:

1. Log into Employee Self Service or OneSource, and click My FSA/HRA under Benefits.
2. Click Tools & Support.
3. Click Change Payment Method and follow prompts to setup direct deposit

HEALTH CARE DEBIT CARD

Swipe the Health Care Debit Card at the point of service.

CHECK

If you have not set up direct deposit, once your claim is approved, a paper check will be mailed to your home address if there are available funds in your FSA account.

Still have questions?

Find additional information about these features and more at go.osu.edu/fsa-info. If you can't find what you're looking for, or if you need one-on-one assistance, we're here to help. Call TASC Customer Service at 855-FLEX-OSU (353-9678).

Please note: This document is not intended as tax, financial or legal advice; check with your own advisors regarding your personal situation, and whether this is the right program for you. For specific plan details, visit go.osu.edu/fsa-info.