



Your Flexible Spending Account (FSA)

Welcome to your County of San Luis Obispo sponsored Flexible Spending Account, administered by Benefit Coordinators Corporation (BCC)!

What is a Flexible Spending Account?

A Flexible Spending Account (FSA) is an employer-sponsored benefit that allows you to set aside pre-tax dollars into an account to be used for eligible medical, dental, and vision expenses. An FSA covers eligible expenses for you and all of your dependents, even if you and/or your dependents are not covered under your primary health plan.

BCC'S CUSTOMER SERVICE CENTER

BCC's Call Center can assist with questions regarding account balance, claim status, substantiation, debit cards, check reimbursement, eligible expenses, My SmartCare registration, and other general FSA questions

- 800-685-6100
- Monday – Thursday: 5:00am – 5:00pm PT
- Friday: 5:00am – 3:00pm PT
- CustomerSupport@BenXcel.com

What expenses are eligible for reimbursement?

Expenses such as health plan co-pays, deductibles, co-insurance, eyeglasses, dental care, and certain medical supplies are covered. The IRS provides specific guidelines regarding eligible expenses (See IRS Publication 502). You can also check eligibility of items and purchase eligible items from BCC's FSA Store <https://fsastore.com/FSA-Eligibility-List.aspx>. The IRS does not allow reimbursement for any health insurance premiums under an FSA. An in-depth list of qualifying expenses is on page 4 of this document.

Are Over-The-Counter (OTC) medications eligible expenses?

Yes, with a doctor's prescription. You will need to submit a claim with the receipt for the OTC medication along with the prescription from your doctor that includes the diagnosis and course of treatment in order to receive reimbursement.

How do I know how much money is in my account?

You can check your balance through My SmartCare, your online portal/mobile app FSA management tool, or by calling BCC's Customer Service Center at 800-685-6100. Once you register with My SmartCare, you will receive monthly balance reminders. Additional information on My SmartCare is located on page 2 of this document.

How soon can I start spending my FSA funds?

Your entire annual amount is available on the first day of the Plan Year even though you have not yet contributed yet.

How do I pay for FSA eligible expenses?

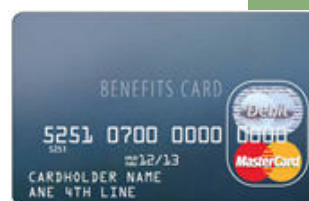
The easiest way to pay for an FSA eligible expense is to use your FSA Benefits Debit Card. Simply swipe it at the register and keep your receipt should claim documentation be required. Otherwise, file a claim through the My SmartCare online portal/mobile app or by mail, fax, or e-mail (including the receipt documenting the service type, amount, and date). Once approved, your reimbursement check will be mailed or you will receive a direct deposit into your designated bank account.

What happens if I don't spend all of my FSA dollars by the end of the Plan Year?

Be sure to only allocate dollars for predictable health care expenses. Unused funds up to \$500 at the end of the Plan Year will be rolled into the following Plan Year. Any funds over \$500 are forfeited under the 'Use-It-or-Lose-It' IRS rule.

BENEFITS DEBIT CARD BASICS

- Your FSA Benefits Debit Card will be mailed to you automatically in a white, non-descript envelope OR you will use your existing FSA Benefits Debit Card from the previous Plan Year.
- The card does not require activation and is already loaded with the entire year's contributions.
- You cannot get 'cash back' at the point of sale with your card.
- Your FSA Benefits Debit Card can be swiped as either credit (requiring signature) or debit (requiring a PIN) at the time of purchase.
- The PIN associated with your card can be found in your My SmartCare account and cannot be customized.
- Always keep your receipts! Although you are not required to file a paper claim when swiping your card, additional documentation may be requested in some instances to confirm the eligibility of a purchase.



How do I access my FSA information?

BCC's My SmartCare is your tool for managing your BCC administered reimbursement accounts 24/7. The platform is available as an online portal and mobile app, both using the same sign in credentials. My SmartCare provides:

- Real-Time Account Balances
- Electronic Claim & Substantiation Submission
- Claims Status & Tracking
- Transaction History & Statements
- Reimbursement Method Management (Direct Deposit vs. Check)
- Benefit Debit Card Management
- Automated e-mail or text Notifications
- Ask Emma: voice activated mobile assistant
- Calculators to Assist with Contributions
- FAQs and Education Materials
- Library of Forms, Documents, Instructions
- News & Benefit Updates
- FSA Store Access

REIMBURSEMENT EASE

- Benefits Debit Card swipe /payment
- My SmartCare Online Portal Upload
- My SmartCare Mobile App Upload
- E-mail: fsa-claims@benxcel.com
- Secure Fax: 412-276-7185
- Mail: BCC, Attn: Claims
Two Robinson Plaza, Suite 200
Pittsburgh, PA 15205
- Secure FTP Upload:
<https://secure.benxcel.com>

The image displays three screenshots of the My SmartCare platform. The leftmost screenshot is the desktop 'Personal Dashboard' for user Chris Rodkey, showing account balances for 'My LP HealthCare FSA' (\$1,300.00 available, \$50.00 spent) and 'My Health Savings Account' (\$5,724.34 available, \$567.34 investment). The middle screenshot is the mobile app 'Home' screen for a 'Dependent Care Account' with a balance of \$0.00 and a spent amount of \$3,749.94. The rightmost screenshot is the mobile app 'Add Claim' screen, showing fields for Service Start/End Date, Claimant (CHRISTINA), Provider, Account Type (Dependent), and Claim Amount (\$0.00).

 **mySMARTCARE**
Powered by BCC

How do I register with My SmartCare?

Through the Online Portal:

- Go to the My SmartCare log in page:
<https://www.mywealthcareonline.com/bccsmartcare/>
- Click 'Register' and complete the online form

Through the Mobile App:

- Open your iOS or Android powered device's App Store
- Search "BCC SmartCare"
- Download and then launch the free app
- Click 'Register' and complete the mobile form

Use your **Social Security Number** as your **Employee ID**
Use your **Employer ID (BCCSLO)** as your **Registration ID**

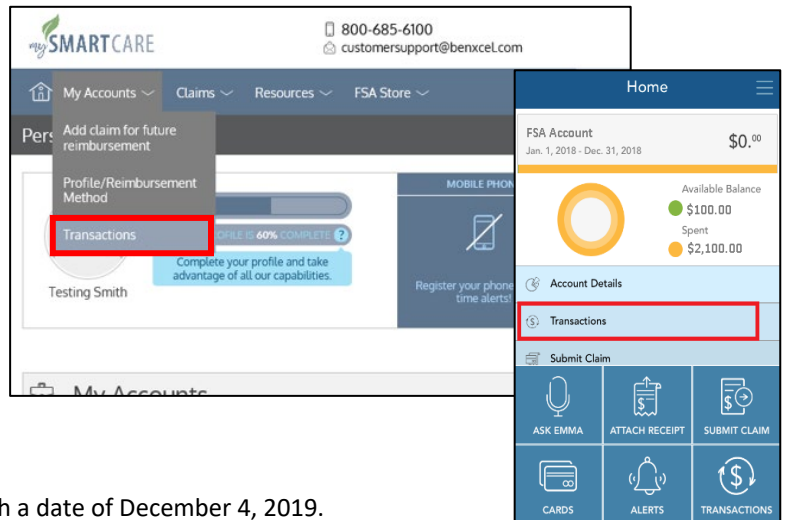
Where do I see my \$500 employer contribution in My SmartCare if I am eligible for one?

Within the My SmartCare Online Portal: click on 'Transactions' from the 'My Accounts' menu.

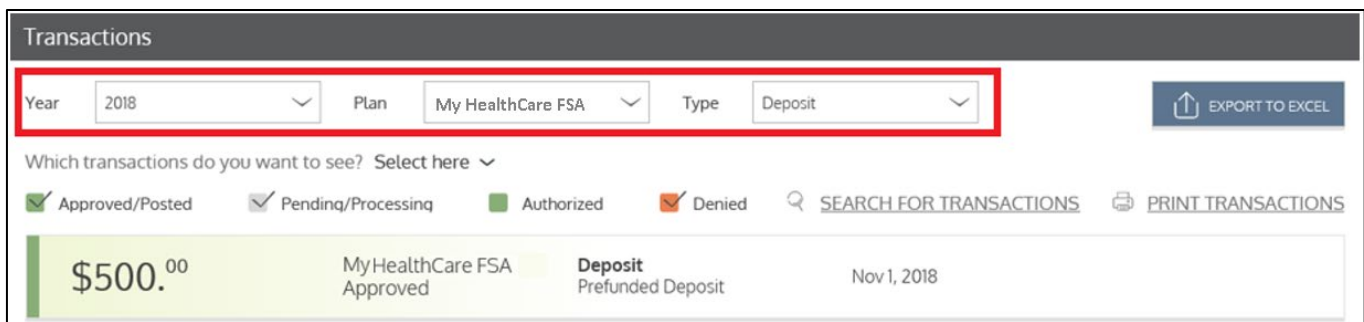
Within the My SmartCare Mobile App: click on 'Transactions' from your dashboard.

Once in the 'Transaction' screen from either platform, use the filters to select:

- Year: 2020
- Plan: My HealthCare FSA
- Type: Deposit



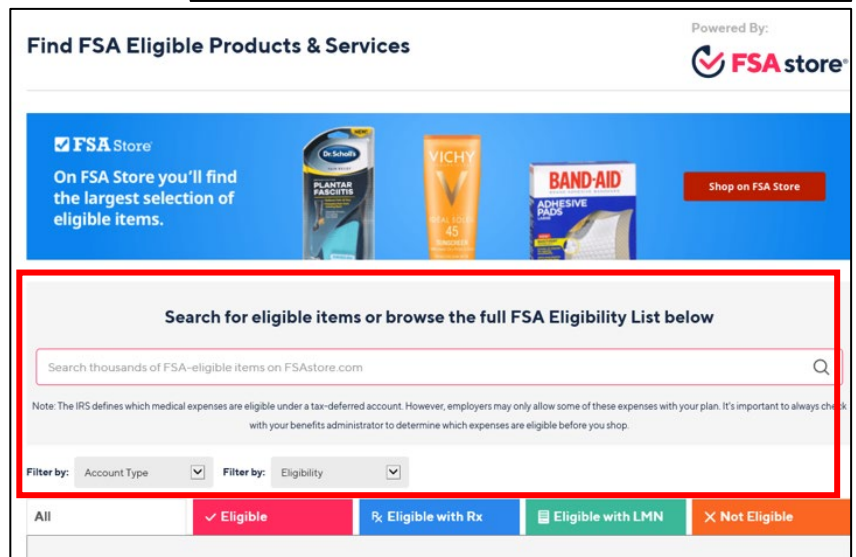
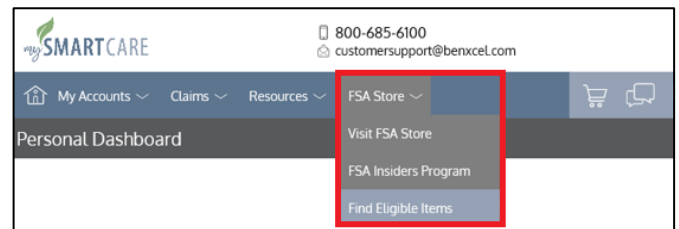
Your \$500 Employer Contribution will appear as a deposit with a date of December 4, 2019.



How do I use BCC's FSA Store?

Within the My SmartCare Online Portal use the 'FSA Store' drop down menu to access BCC's FSA Store. From the store, you can purchase FSA eligible items and use your FSA Benefits Debit Card at checkout to pay for the items, or you can use it as a research tool to determine the eligibility of a certain item or service.

- If you would like to visit the FSA Store to make FSA eligible purchases, click on 'Visit FSA Store'.
- If you would like to check the eligibility of a specific item, click on 'Find Eligible Items'. When the 'Find FSA Eligible Products & Services' page appears, use the search bar or filters to locate the item/service that you are researching.



An In-Depth Look at FSA Qualifying Expenses

Below is an in-depth list of FSA expenses that are eligible for reimbursement. If you have questions regarding a potentially qualifying expense not listed here, please contact BCC's Customer Service Center at 800-685-6100 or use BCC's FSA Store website. A full list can be found on the IRS website in Publication 502.

ELIGIBLE EXPENSES

- Acupuncture
- Adoption, pre-adoption medical expenses
- Alcoholism treatment
- Ambulance
- Artificial limbs
- Artificial teeth
- Asthma treatments
- Bandages, elastic, gauze pads, liquid adhesives for small cuts
- Blood pressure monitoring devices
- Breast pumps and lactation supplies
- Carpal tunnel wrist supports
- Chiropractors
- Circumcision
- Co-insurance amounts
- Cold/hot packs
- Contact lenses, materials and equipment
- Contraceptives
- Co-payments
- Crutches
- Deductibles
- Dental sealants
- Dental treatment (excludes cosmetic procedures)
- Dentures and denture adhesives
- Drug addiction/overdose treatment
- Egg donor fees
- Eye examinations and eyeglasses
- First aid (creams and kits)
- Flu shots
- GIFT (Gamete Intra-Fallopian Transfer)
- Guide dog
- Hearing aids
- Hospital services
- Immunizations
- Laboratory fees
- Lasik eye surgery
- Medical information plan charges
- Medical monitoring and testing devices
- Medical records charges
- Norplant insertion or removal
- Obstetrical expenses
- Occlusal guards to prevent teeth grinding
- Operations (excludes cosmetic procedures)
- Organ donors
- Orthodontia
- Osteopath fees
- Oxygen
- Physical exams
- Physical therapy
- Preventive care screenings
- Prosthesis
- Psychiatric care
- Radial keratotomy
- Shipping and handling fees
- Sterilization procedures
- Taxes on medical services and products
- Termination of Pregnancy
- Thermometers
- Transplants
- Transportation expenses for person to receive medical care
- Usual and customary charges
- Vaccines
- Viagra
- Walkers
- Wheelchair
- X-ray fees

EXPENSES REQUIRING LETTER OF MEDICAL NECESSITY

- Arthritis gloves
- Braille books and magazines
- Breast reconstruction surgery following mastectomy
- Chelation therapy
- Fluoridation devices or services
- Learning disability, instructional fees
- Massage therapy
- Medical alert bracelet or necklace
- Patterning exercise
- Television or telephone for hearing impaired persons

EXPENSES REQUIRING MEDICAL PRESCRIPTION

- Allergy medicine
- Analgesics
- Antacids
- Antibiotic ointments
- Antihistamines
- Anti-itch creams
- Aspirin
- Bactine
- Calamine lotion
- Claritin
- Cold medicine
- Decongestants
- Dietary supplements
- Diabetic supplies
- Diaper rash ointments and creams
- Diarrhea medicine
- Ear wax removal products
- Expectorants
- Eye drops
- Fever-reducing medications
- Headache medications
- Hemorrhoid treatments
- Herbs
- Insect bite creams and ointments
- Laxatives
- Menstrual pain relievers
- Motion sickness pills
- Nicotine gum or patches
- Pain relievers
- Pregnancy test kits
- Rubbing alcohol
- Sinus medications
- Sleep deprivation treatment
- Smoking cessation medications and programs
- Sunburn creams and ointments
- Sunscreen with high SPF
- Toothache and teething pain relievers
- Vitamins
- Wart remover treatments
- Yeast infection medications