



WELCOME TO OPEN ENROLLMENT



PICK THE BEST BENEFITS FOR YOU AND YOUR FAMILY.

IntegraFlex strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of our benefits—that's why we've put together this Open Enrollment Guide.

No matter what health plan option you choose, chances are you will incur out-of-pocket expenses this Plan Year – in the form of deductibles, copays, coinsurance, dental, vision, prescriptions, etc.

If you plan on spending even a dollar out-of-pocket for healthcare expenses, a tax-advantaged benefit account will save you an average of 30%.

Tax-advantaged benefit accounts – such as Flexible Spending Accounts (FSAs), Health Savings Accounts (HSAs) and Health Reimbursement Arrangements (HRAs) – allow you to use pre-tax dollars to pay for expenses not covered by your health plan.

Open enrollment is a short period each year when you're able to make changes to your benefits. This guide will outline all of the different tax-advantaged accounts offered through your employer, so you can identify which offerings are best for you and your family.

Elections you make during your employer's Open Enrollment Period will become effective once you have met your employer's eligibility period. Please be sure to check with your employer's HR department to see what your employer's eligibility period is. If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to our customer service team at **(855) 345-9151** or your employer's HR department.

WHO IS ELIGIBLE?

If you're a full-time employee, you're eligible to enroll in the tax-advantaged benefit accounts outlined in this guide. Full-time employees are those who typically work 30 or more hours per week. However, please check with your employer's HR department for your company specific eligibility requirements.

WHEN TO ENROLL

Please be sure to check with your employer's HR department to see when your employer's Open Enrollment Period begins. The tax-advantaged benefit accounts you choose during Open Enrollment will become effective once you have met your employer's eligibility period. Please be sure to check with your employer's HR department to see what your employer's eligibility period is.

HOW TO MAKE CHANGES

Unless you experience a life-changing qualifying event, you cannot make changes to your tax-advantaged benefit account(s) until the next open enrollment period. Qualifying events include things like:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in residence
- Change in employment status or a change in coverage under another employer-sponsored plan

Note: Health Savings Accounts are not subject to the change-in-status rules applicable to other tax-advantaged benefit accounts.

HOW TO ENROLL

When you're ready to enroll; please visit – <https://integra-flex.com/fremontcounty> to enroll using the [Flexible Spending \(FSA\)](#) enrollment link.

If you're a **current IntegraFlex benefit participant** and you have yet to create your online account, you'll need to [REGISTER](#). Once you've registered, you'll be able to [SIGN IN](#) to your account. When registering, you'll need the following information:

- Employee ID: **Last Six (6) Digits of your Social Security Number (SSN)**
- Employer ID: **IBA7332**

If you are **not a current IntegraFlex benefit participant**; please visit – <https://integra-flex.com/fremontcounty> to enroll using the [Flexible Spending \(FSA\)](#) enrollment link. Once your enrollment has been submitted, a confirmation email will be sent alerting you to our receipt of your enrollment submission. From here our enrollment team will enroll you into the IntegraFlex benefit participant system. After your enrollment has been

entered into the IntegraFlex benefit participant system, a Welcome email will be sent to you and you'll be able to create your online account.

Note: Enrollment can take **up to five (5) business days** after your enrollment submission has been received.

CHOOSING WHICH BENEFIT PLANS TO ENROLL INTO

The [IntegraFlex Employee Portal](#) provides a - Resources Library, FAQs and Video sections providing information about tax-advantaged benefits accounts.

Picking the account that's right for you depends on the health plan you're enrolled under and the account features that are important to you.

	FSA	HSA	HRA
Who can contribute to your account – you or your employer?	Either	Either	Your Employer
Who owns the money – you or your employer?	Your Employer	You	Your Employer
Can you carry over unused funds from year to year?	Up to \$500 in Some Cases	Yes	Sometimes
Can you keep the funds if you leave the company?	No	Yes	No
Can you invest the funds for growth (like a 401k)?	No	Yes	No
Can you change your election at any time during the year?	No	Yes	N/A

Note: Your employer may not offer all plans listed. Please be sure to check with your employer's HR department to see which plans you are eligible to enroll into.

AVAILABLE RESOURCES & TOOLS AFTER ENROLLMENT

The [IntegraFlex Employee Portal](#) provides a wealth of resources and tools for you to get the most from your tax-advantaged benefit account(s):

- **FSA Store**
- Savings Calculators
- Tutorial Videos
- User Guides
- IntegraFlex Benefits Card
- Direct Deposit Reimbursement
- Reimbursement through the Portal
- IntegraFlex Mobile App

Don't overpay for healthcare.

ENROLL TODAY

into a tax-advantaged benefit account.

Visit <https://integra-flex.com/fremontcounty> to ENROLL NOW!

For more information, call 855-345-9151



The easy way to access all of your benefits!

The IntegraFlex Benefits Card eliminates the hassles of claim submission and waiting for reimbursement.

Start Saving Money by Participating in a Tax-Advantaged Benefit Account

Are your out-of-pocket healthcare, dependent care and transportation costs rising? Tax-advantaged benefit accounts are a great way for you to save your hard-earned money. These accounts include:

- Flexible Spending Accounts (FSAs)
- Health Reimbursement Arrangements (HRAs)
- Health Savings Accounts (HSAs)
- Dependent Care Flexible Spending Accounts (DCAs)
- Commuter Accounts (transit/parking)

Access to Funds

The IntegraFlex Benefits Card gives you easy access to the funds in your tax-advantaged benefit account(s) by swiping the card at the point of sale. The card can be used at any qualified service provider that accepts MasterCard. Funds are automatically transferred from your benefit account directly to qualified providers with no out-of-pocket cost and no need to file a claim for reimbursement.

The IntegraFlex Benefits Card virtually eliminates:

- Out-of-pocket expenses
- Claim forms
- Reimbursement checks

Multiple Benefit Accounts - One Card

In the event that you have multiple benefit accounts, you need only one IntegraFlex Benefits Card. Our technology understands which purchases should be applied to any one of your accounts. If your card is swiped at your child's daycare, the funds will be deducted from your dependent care FSA. Buy a train token automatically with funds from your transit account. It's one smart card!

The IntegraFlex Benefits Card is as easy as 1-2-3

1. CHECK YOUR ACCOUNT BALANCE

You can view your transaction history, current balance, claim status, and more by logging in online, calling the phone number on the back of your card or via the IntegraFlex mobile application.

2. SWIPE YOUR INTEGRAFLEX BENEFITS CARD

Swipe the card at the point-of-sale for eligible products and services. Most major retail chains utilize a system that will auto-substantiate the purchase, meaning it will approve eligible expenses without requiring submission of receipts. If a purchase is greater than your account balance, you can split the cost at the register or you may submit a manual claim.

3. KEEP ALL YOUR RECEIPTS

Though the need for documentation is greatly reduced, it is a good practice to save your receipts in the instance documentation is requested by IntegraFlex or in case of an IRS audit.

When a card transaction cannot be auto-substantiated it will require verification with "one" (both are not required) of the following two IRS acceptable forms of documentation:

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- Itemized Billing Statement from the Provider/Merchant and needs to reflect the following five (5) pieces of information:
 - Provider's Name and Address
 - Patient's Name
 - Type of Service Provided
 - Date of Service
 - Amount Billed for Service
- Explanation of Benefit (EOB) from an Insurance Carrier

Note: All other forms of documentation are not acceptable under IRS regulation.

Important: Card transaction verification must take place within **45 days of the transaction date**; otherwise the card will be placed in a "temporary inactive" status until verification has been completed. Be sure you know your exact account balance before making a transaction. Should your card be run for more than the funds available, the card transaction will decline.

How long is my card valid?

As long as you do not have a break in participation, **you can use your card for multiple years, until the expiration date printed on it.** If you are still a participant when your card expires, a new card will be automatically **U.S. Mail to you in a plain white double-windowed envelope with IntegraFlex showing as the sender**, so be sure to keep us updated with your mailing address.

If I change from one tax-advantaged account to another (i.e. FSA to HSA, etc.) is my card still valid?

Yes, as long as you do not have a break in participation, **you can use your card for multiple years, until the expiration date printed on it.** If you are still a participant when your card expires, a new card will be automatically **U.S. Mailed to you in a plain white double-windowed envelope with IntegraFlex showing as the sender**, so be sure to keep us updated with your mailing address.

Grace Period Purchases

Check your summary plan document to see if your plan allows purchases during a time called the "Grace Period." Purchases made during this time are automatically applied to any remaining prior year's balance first, allowing you to use your funds without having to file claims.

Claims Runout and the \$500 Rollover Provision

Check your summary plan document to see if your plan allows for up to a "\$500 Rollover." When your Plan Year ends, there is typically a Claims Runout Period that allows for you to submit for any claims incurred from your prior Plan Year, but you have yet to be reimbursed for those claims incurred. When in the Claims Runout Period and your Plan has the \$500 Rollover Provision, the IntegraFlex Benefits Card will **NOT** automatically apply to any remaining prior year's balance first, allowing you to use your funds. When in the Claims Runout Period and your needing to use your prior year's funds; you will **NEED** to submit your claims manually and request reimbursement. Once your prior year's Plan's Claims Runout Period has ended; any monies that remain in your prior year's Plan will "rollover" (i.e. Up to \$500) into your current year's Plan for use in your current Plan Year.