



Bennington College Flexible Spending Account Plan Year July 1, 2020 to December 31, 2020

Flexible Spending Account (FSA) - An FSA allows you to set aside a pre-determined amount of money to pay for health care and/or dependent care expenses on a pre-tax basis. If you are contributing to a Health Savings Account (HSA), you can elect a Limited Purpose FSA to use for dental and vision expenses only. It can help you save your HSA funds for other medical expenses and/or investments.

| Health FSA & Dependent Care FSA | |
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| Health FSAup to \$1,375 Dependent Care FSA up to \$2,500 per household Limited Purpose FSA.. up to \$1,375 for dental & vision only Debit Card Automatically Issued | Grace Period 75 days 2019 Plan Year July 1, 2019 to June 30, 2020 You can continue to spend down your 2019 FSA funds until September 13, 2020. All claims must be submitted by Dec 12, 2020 Run-Off Period 90 days You have 90 days after the plan year to submit claims for services rendered or items purchased in the prior plan year. **Termed employees will have 60 days from the date of the qualifying event to submit claims. Only services rendered prior to the last coverage date will be eligible. |

Two Ways to Access your FSA Funds

Submit a Reimbursement Request

Pay for an eligible service or product out-of-pocket and request reimbursement. Submit your claim any of these ways:

1. Log into the Consumer Portal, enter the claim details, and upload scanned supporting documentation to us.
2. Log into the mobile app on your smartphone, enter the claim details, snap photos of supporting documentation and submit them to us.
3. Complete a claim form, attach copies of supporting documentation and send them by mail, fax or email to us. You can even drop them off in person.

You can track all your claims through the Consumer Portal on our website or the mobile app.

Swipe Your Flex Benefits Debit Card:

Access your FSA funds using your Flex Benefit Debit card to:

- Pay for eligible services at health provider
- Purchase eligible over-the-counter items at major pharmacies and supermarkets
- Purchase prescriptions at your pharmacy
- Pay for dependent care services at day care providers

How to Submit Debit Card Documentation:

1. Print the documentation request, attach copies of supporting documentation and send them by mail, fax or email to us.
2. Log into the Consumer Portal, select the request and upload scanned supporting documentation to us.
3. Log into the mobile app on your smartphone, snap photo of supporting documentation and submit it to us.

Keep your receipts and documentation for transactions. Some purchases will auto-adjudicate at time of purchase, but others will need proof of eligibility. Combined Services LLC will send you a request for documentation if proof of eligibility is necessary. However, the IRS requires that you keep documentation for all transactions paid for with FSA funds.