




Flexible Spending Accounts (FSAs)

Flexible Spending Accounts (FSAs) are employee-funded accounts that provide tax-free reimbursement for qualifying expenses. The IRS defines what those qualifying expenses are and sets the maximum dollar amount that you can contribute each year to each account option, including Health FSA, Dependent Care FSA, or both.

WHAT IS A Health FSA?	WHAT DOES IT Cover?
 <p>Money that you set aside, before taxes, for healthcare expenses</p>	<ul style="list-style-type: none"> • Copays, coinsurance, deductibles • Doctor visits and surgeries • Over-the-counter medications • Prescription Drugs • Dental and orthodontia • Eyeglass frames, contacts <p>Visit tpscbenefits.com/hsa-hra-fsa to search Health FSA Eligible Items</p>

WHAT IS A Dependent Care FSA?	WHAT DOES IT Cover?
 <p>Money that you set aside, before taxes, for dependent care expenses.</p>  <p>To be eligible for a dependent care FSA, both you and your spouse, if applicable, must work, be looking for work, or be full-time students.</p>  <p>Participation in a Dependent Care FSA will require you to complete tax form 2441 when filing taxes. If you elect to participate in a Dependent Care FSA, you may not claim the Child and Dependent Care Tax Credit on your federal income tax return. To determine which method is best for your situation, consult IRS Publication No. 503 and IRS Form 2441.</p>	<ul style="list-style-type: none"> • Child care center, babysitter, nanny (<i>birth through age 12</i>) • Before- or after-school care • Disabled dependent and/or spouse care • Elder care <p>Find Common Dependent Care FSA Expenses at tpscbenefits.com/hsa-hra-fsa</p>

FSA SUBSTANTIATION – Frequently Asked Questions

1 What is Substantiation?

Substantiation is the supporting documentation or data that confirms an expense or claim is eligible to be paid. The IRS requires that 100% of transactions be substantiated. To stay in compliance with IRS regulations, purchases must be either auto-substantiated or manually substantiated.

While many debit card transactions, such as copays, can be auto-substantiated, a small percentage may not be. In these cases, you will receive a letter or email requesting a receipt to verify the expense.

Recurring expenses with pre-set amounts can also be auto-substantiated. IRS regulations mandate the initial debit card transaction must be substantiated, but ongoing transactions can be auto-substantiated.

2 What are the IRS Claim Substantiation Document Requirements?

ACCEPTABLE DOCUMENTATION:

- Explanation of Benefits (EOB)
- Detailed, itemized receipts
- Detailed invoices

MINIMUM REQUIREMENTS:

- Name of person who incurred the service or expense
- Name and address of the provider or merchant
- Date of service or expense incurred
- Detailed description of service
- Amount paid by insurance
- Amount charged for service or expense (*should correspond with the amount charged to the card*)

UNACCEPTABLE DOCUMENTATION:

- Provider statement that only indicates the amount paid, balance forward, or previous balance
- Credit card receipt
- Missing or vague medical practitioner's note
- Bills for prepaid medical expenses where services have not yet occurred



Receipts for over-the-counter (OTC) and prescription items do not need to include the name of the person who incurred the expense, but must display the name of the item (e.g. Band Aids). Some over-the-counter items may require a prescription from your doctor, indicating it is medically necessary.

TPSC EZPAY MOBILE APP – Manage Your Benefits on the Go!

Access your benefits **24/7** with the TPSC EzPay mobile app. Simple to use, TPSC EzPay offers real-time access to your FSA accounts—**from anywhere!**

**Download the FREE app now from the
Apple Store or Google Play.**

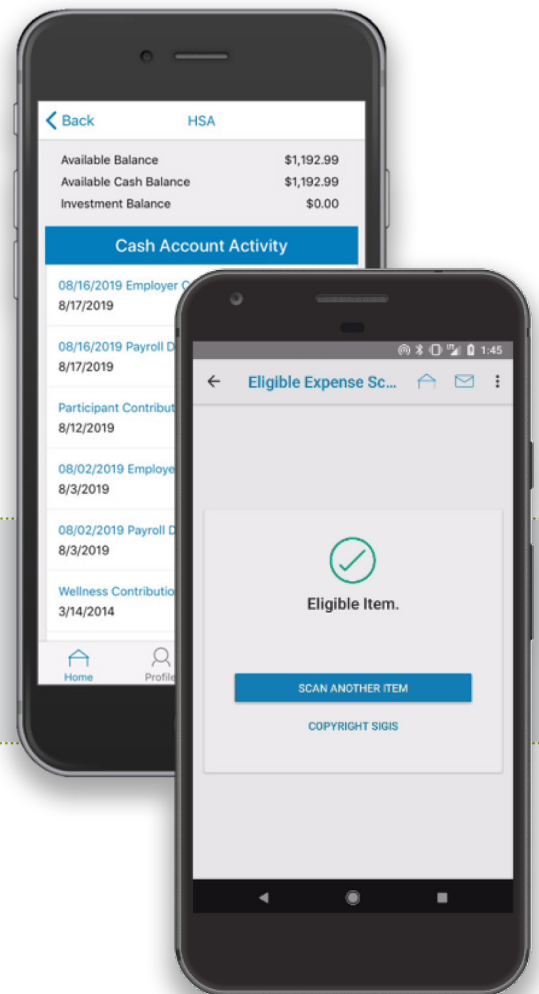


With **TPSC EzPay**, you can quickly and easily:

- **Submit claims** for Health FSA and Dependent Care FSA
- **Snap a photo of a receipt** and submit with a new or existing claim, or store in your camera roll for claim filing
- **Use the Eligible Expense Scanner** to scan items to determine if they're qualified medical expenses before you get to the checkout lane
- **Access your account funds** to pay yourself or someone else, such as a doctor
- **Enter and view** expense information and receipts
- **Report** a debit card as lost or stolen

Don't have a smartphone?

Access the same features on your desktop by logging in to your online account at tpscbenefits.com/cot.



HOW TO **Submit Claims**

Ways to Submit:

- 1 **TPSC EzPay mobile app**; download for free from the Apple Store or Google Play.
- 2 **Visit tpscbenefits.com/cot** secure portal. Please register your chosen email address.
- 3 **Fax reimbursement** form and receipts to (253) 564-5881.
- 4 **Mail reimbursement** form and copies of receipts to: TPSC – Attn: FSA/HRA/HSA Department, PO Box 1894, Tacoma WA 98401, or
- 5 **In-Person**: Deliver reimbursement form and copies of receipts to: TPSC, 1101 Pacific Avenue, Suite 300, Tacoma WA 98402.