



Flexible Spending Accounts for Employees

Avera 
Health Plans

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Online Resources

The following resources are available online:

- Your available flex balance
- A list of eligible expenses you can purchase with your FLEX Debit Card
- A list of merchant locations
- Eligible listings for flex spending

You can also:

- Submit claims and view your claims history
- Request a replacement FLEX Debit Card
- Request reimbursements

Find more website resources at AveraHealthPlans.com under the Resources section.

Note: Whether you have logged in online before or not, you will see the following screen the first time you view your flex benefits online. Your employer sets up the account and you are considered an existing user.



For all users, your username is:

first initial, last name and last four digits of your Social Security number.

If you are logging in for the first time your password is:

Welcome



Account	Eligible Amount	Total/Initial Claims	Paid	Pending	Denied	Plan Year Balance	Available Balance
MEDICAL FLEXIBLE SPENDING 2015	\$2,500.00	\$21.00	\$23.00	\$0.00	\$0.00	\$2,436.15	\$2,436.15
DEPENDENT CARE 2015	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HEALTH REIMBURSEMENT 2015	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

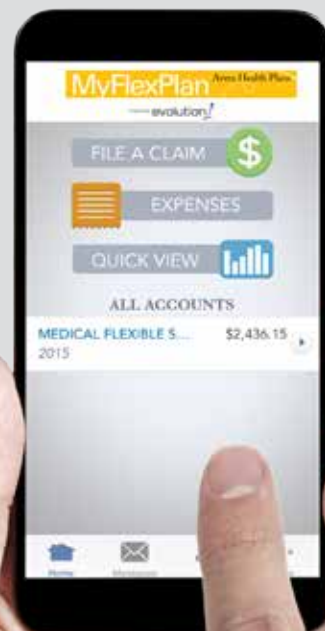
Mobile App

Download our free Avera Health Plans MyFlexPlan mobile app, a convenient and secure portal connecting you to your Flexible Spending Account. Your mobile app will allow you to:

- Check your balance
- View claims requiring receipts
- Submit medical claims for reimbursement
- Enter important documentation for later use when paying claims online

Reasons to consider a Flexible Spending Account:

1. Every dollar you put in your Flexible Spending Account is tax-free, which saves you money.
2. Funds are available for you to use when a medical or dependent care expense occurs.
3. Instant access to your funds is available with a debit card.
4. MyFlexPlan mobile app is available for all smartphones and can be downloaded for free.



Frequently Asked Questions

Q: How do I enroll?

A: A Flexible Spending Account enrollment form must be completed before any pretax deductions can begin. If an enrollment form is not provided, ask your employer.

Q: May I enroll later or change my mind?

A: You must enroll during an open enrollment period to take advantage of the tax breaks. You can change your election during the plan year only if the requested change is due to a qualifying event, such as:

- Change in marital status
- Change in dependent status
- Change in employment status

Note: The qualifying events are subject to your plan document.

Q: What if we get health insurance from my spouse's employer, can we sign up for a Flexible Spending Account with Avera Health Plans without getting your health insurance?

A: Yes, you will have access to your Flexible Spending Account through our website or our free mobile app MyFlexPlan. Check with your human resources representative to check your eligibility.

Q: What if my dependent care expenses are more than what I have in my account?

A: If your claim exceeds what you have in your account, we will reimburse you for the amount you have in your account. The rest of your claim will be paid when your next payroll deductions have been posted to your account.

Q: Where can I use the FLEX Debit Card?

A: Use the card anytime you are purchasing eligible items by presenting the FLEX Debit Card at participating pharmacies, drug stores and supermarkets that accept Visa® debit cards. The card can also be used at health care providers, such as hospitals, doctor and dentist offices. The funds are automatically deducted from your Flexible Spending Account.

Q: What happens if I don't use all the money in my accounts?

A: The regulations that govern Flexible Spending Accounts allow your employer to select different options when it comes to unused money. Check with your employer to see which of these options your employer has elected to use.

Q: How do I sign into my account?

A:

1. Go to AveraHealthPlans.com.
2. Click on the Flexible Spending Account link in the Resources section at the bottom of the page.
3. Click on the Flex Participant Portal Link.
4. Your username is your first initial, last name and the last four digits of your Social Security number.
For example: tjohnson1234
NOTE: This will always be your username.
5. If you are logging in for the first time, your temporary password is: Welcome. After you log in, you will be instructed to change the password. Please make note of your password for the future.

Q: Do I need to sign up through the Flexible Participant Portal before using the mobile app?

A: Yes, in order to log into the mobile app you must log into the website first. After you log in online, you will be able to use that same login information to access your account via the mobile app. Your mobile app will require a four-digit pin number that you can reset through our website, if necessary.



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AveraHealthPlans.com

Toll-Free: 1-877-322-4885

Keep Your Paycheck - See How You Can Save

With a Flexible Spending Account (FSA) through Avera Health Plans, you can have your employer automatically deduct pre-tax funds to pay for certain medical and dependent care expenses.

These funds are deducted in equal installments from your paycheck during each pay period before federal income, state income and Social Security taxes are taken out.



Your debit card can then be used to pay for a wide variety of expenses ranging from child care services to prescriptions.



Two Options with Flex Savings Accounts

When using your FSA, you can apply the money to one or both of the following options to save:



Health care expenses

You may use your Flexible Spending Account for out-of-pocket expenses, such as deductibles, coinsurance, co-pays, vision and dental care, and prescription drugs. The Avera Health Plans FLEX Debit Card offers easy access to the money set aside in your Flexible Savings Account.



Dependent care expenses

Your dependent care expense account may pay for child, home or nursery care services for dependent children under age 13. In certain circumstances, you may use it when providing support for a dependent and disabled spouse, child or parent who lives with you. Funds are available for use after the funds are deducted from your paycheck. Planning ahead will save you money and keep these expenses tax-free.

Accessing Your Flex Funds

For health care expenses, you can access the money by:

1

Using your FLEX Debit Card

when you experience an out-of-pocket expense or buy a qualified health care item

OR

2

Submitting a completed claims

form along with a receipt (by taking a picture of it and uploading to our MyFlexPlan mobile app or through our website)

For dependent care expenses, you can access the money by submitting a completed claims form along with a receipt.

If the expenses are approved, you will be reimbursed with funds from your Flexible Spending Accounts.

Questions?

Email: Flex@AveraHealthPlans.com



Easy Steps

Access at Your Fingertips

File a claim on-the-go with your mobile app.

1. Open MyFlexPlan mobile app and select File A Claim
2. Enter the required information and provide a picture of your receipt. Click on Add Claim
3. When the claim is approved, funds will be credited to your bank account by direct deposit.

Note: Dependant care claims must be mailed, faxed or emailed to us with a completed Flexible Spending Account Reimbursement Request form found on our website.