

# FLEXIBLE SPENDING ACCOUNT

## HEALTH FSA

A Flexible Spending Account (FSA) is a voluntary, tax-free way for employees to pay for qualified medical, dental, vision, or dependent care expenses. **Employees save between 25 percent and 50 percent, depending on their tax bracket.**

### HOW A FLEXIBLE SPENDING ACCOUNT WORKS

Prior to the plan year, employees elect how much they would like to have taken out of their paycheck on a pre-tax basis. "Pre-tax" means before state, federal, Social Security, and Medicare taxes are applied.

Contributions for FSAs are deducted from each payroll during the plan year. The amount contributed to FSAs should be carefully considered, as unused amounts are generally forfeited at the end of the plan year.\*

As eligible expenses are incurred, employees submit claims to Alerus for reimbursement. Alerus is required to "substantiate" each claim by reviewing receipts, explanation of benefits and claim forms to ensure all information meets applicable regulations. Alerus reimburses employees directly by check or direct deposit.

A traditional Health FSA causes an employee and their spouse to be ineligible to contribute to a Health Savings Account. This includes any carryover balance.\*

### OTHER IMPORTANT FACTS

- New elections for Health FSAs are required each plan year.
- Elections are irrevocable during the plan year unless there is a qualified change in status.
- Spouses and children up to age 26 are eligible for reimbursement from the Health FSA.

\*The Health FSA may include an optional carryover provision. See additional enrollment materials for details specific to your plan.

### HEALTH FSA EXPENSES

The Health FSA covers expenses that are necessary to treat or alleviate a physical or mental defect or illness. Following are some helpful facts and tips for FSA claims.

### WHAT TO SUBMIT WITH YOUR CLAIM

Supporting documentation is required with all claims. Documentation should be itemized to show the date of service, what service is being claimed, and the amount you are responsible for paying. If the expense was covered by insurance, the Explanation of Benefits from your insurance carrier must be included with your claim.

### DUAL PURPOSE EXPENSES

Some expenses may be considered cosmetic or general-use, but also serve a medical purpose. If a doctor recommends a service/item that would not normally be considered "medically necessary" to treat or alleviate a specific, diagnosable medical condition, it is considered a dual-purpose expense. A written statement from the physician must accompany these expenses. This statement must explain what the medical condition is, what service/item is recommended, and how it will alleviate this condition.

### EXPENSES ORDERED, PAID FOR, AND/OR PICKED UP IN DIFFERENT YEARS

Occasionally an expense may be ordered and/or paid for before it is actually obtained, such as with eyeglasses. The service date listed on the itemized provider bill will determine which plan year the expense is applicable to.

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# PRE-TAX BENEFITS ELIGIBLE EXPENSES



Pre-tax benefits such as Flexible Spending and Health Saving Accounts cover a wide variety of health care expenses. These expenses must be necessary in order to treat or alleviate a physical or mental defect or illness. This includes (but is not limited to) clinical, dental, orthodontic, vision, chiropractic, pharmaceutical, or over-the-counter/menstrual expenses.

The following lists are examples of eligible, ineligible, and dual purpose health care expenses for these benefits. These lists are not exhaustive and additional information regarding health care expenses recognized by Section 213(d) of the Internal Revenue Code can be found at [irs.gov](https://www.irs.gov). Items marked with “**LP**” indicate the expenses which are eligible to be reimbursed from your pre-tax Limited Purpose Benefit. These expenses would also be eligible for your other pre-tax benefits. Five or more items on the same receipt are considered stock piling and are not eligible.

## ELIGIBLE EXPENSES

Acupuncture  
Alcoholism Treatment  
Ambulance  
Artificial Limbs / Teeth - **LP**  
Bandages  
Birth Control Pills  
Blood Pressure Monitoring Devices  
Body Scan  
Breast Pumps  
Chelation (EDTA) Therapy  
Chiropractors  
Circumcision  
Co-pays / Coinsurance / Deductibles  
Contact Lenses / Related Material - **LP**  
Counseling (excludes marriage)  
Crutches  
Dental Treatment - **LP**  
Dentures - **LP**  
Diabetic Supplies  
Diagnostic Services  
Drug Treatment  
Egg Donor Fees  
Eye Exams / Glasses - **LP**  
Fertility Treatment

First Aid Kits  
Flu Shots  
Glucose Monitoring Devices  
Guide Dog - **LP**  
Hearing Aids  
Home Care  
Hormone Replacement Therapy  
Hospital Services  
Immunizations  
Inclinators  
Insulin  
Laboratory Fees  
Lactation Assistance Supplies  
Lamaze Classes  
Laser Eye Surgery - **LP**  
Learning Disability  
Medical Records Charge  
Medical Services  
Nursing Services  
Obstetrical Expenses  
Occlusal Guards - **LP**  
Operations  
Optometrist - **LP**  
Orthodontia - **LP**

Osteopath  
Oxygen  
Physical Exams  
Physical Therapy  
Prescription Drugs  
Prescription Safety Glasses  
Prosthesis  
Psychiatric Care  
Psychoanalysis  
Psychologist  
Reading Glasses - **LP**  
Screening Tests  
Sleep Deprivation Treatment  
Sterilization Procedures  
Sunscreen  
Supplies for Medical Condition  
Surgery  
Therapy (individual only)  
Transplants  
Vaccines  
Vasectomy  
Vision Correction Procedures - **LP**  
Wheelchair  
X-Ray Fees

## INELIGIBLE EXPENSES

Appearance Improvements  
Baby-Sitting / Child Care  
COBRA Premiums<sup>1</sup>  
Controlled Substances  
Cosmetics  
Cosmetic Procedures  
Chemical Peels  
Dancing Lessons  
Diapers  
DNA Collection / Storage  
Electrolysis  
Face Lifts

Funeral Expenses  
Genetic Testing  
Hair Removal  
Household Help  
Illegal Operations  
Insurance Premiums<sup>1</sup>  
Long-Term Care<sup>1</sup>  
Maternity Clothes  
Medicare Premiums<sup>1</sup>  
Personal Use Items  
Prepayment for Services  
Retin-A

Rogaine  
Safety Glasses  
Student Health Fee  
Sunglass Clips  
Tanning Salons / Equipment  
Teeth Whitening



**WHAT ARE DUAL PURPOSE EXPENSES?**

There are some expenses that may be considered cosmetic or general use items that may also serve a medical purpose. If a doctor recommends a service/item that would not normally be considered “medically necessary” to treat or alleviate a specific diagnosable medical condition, it is considered a dual-purpose expense. A written statement from the physician must be obtained for these expenses. This statement must explain what the condition is, what service/item is recommended, and how it will alleviate this condition.

**DUAL PURPOSE EXPENSES**

Air Purifier

Acne Treatment

Capital Expenses

Chondroitin

Cryogenic Storage Fees

Dietary Supplements

Ear Plugs

Exercise Equipment / Programs

Glucosamine

Health Club Dues

Language Training (for disability)

Massage Therapy

Nutritional Supplements

Orthopedic Inserts

Prescription Weight Loss Drugs

Treadmill

Varicose Veins Treatment

Weight Loss Programs

**ELIGIBLE OVER-THE-COUNTER ITEMS**Acid Controllers<sup>2</sup>Allergy Medicine<sup>2</sup>Anti-Diarrheals<sup>2</sup>Anti-Gas Treatments<sup>2</sup>Antiseptic Cream / Wash<sup>2</sup>

Bandages

Birth Control Products

Blood Pressure Monitoring Kits

Braces / Supports

Canes / Walkers

Cold / Hot Packs

Cold, Cough, and Flu Medicines<sup>2</sup>

Compression Stockings

Contact Lens Solution - **LP**

Corn / Callus Pads

Crutches

Decongestants<sup>2</sup>Denture Supplies - **LP**

Diabetic Supplies

Diagnostic Products

Digestive Aids<sup>2</sup>Expectorants<sup>2</sup>

External Catheters

Hearing Aid Batteries

Incontinence Supplies

Laxatives<sup>2</sup>Menstrual Care Items<sup>2</sup>

Nebulizers

Ointments / Rash Creams<sup>2</sup>

Ostomy Products

Oxygen Equipment

Pain Relievers / Fever Reducer<sup>2</sup>

Pregnancy Test Kits

Reading Glasses - **LP**Sleep Aids<sup>2</sup>Stomach Remedies<sup>2</sup>

Syringes

Thermometers

Wheelchair and Accessories

**<sup>1</sup>ADDITIONAL HSA EXPENSES (PREMIUMS)**

In addition to health care expenses, the HSA also covers some insurance premiums. This includes COBRA and Long-Term Care Premiums, as well as premiums for health insurance while receiving unemployment compensation. Additionally, once the HSA owner is age 65, the HSA covers Medicare and general health insurance premiums.

<sup>2</sup>Must be purchased after 01.01.2020.

This communication is provided for informational purposes only. Although this information is believed to be reliable, we cannot guarantee accuracy of information.

Investment products: 1) are not FDIC insured, 2) are not deposits or obligations of a bank, and 3) involve risk, including possible loss of the principal amount invested.

# FLEXIBLE SPENDING ACCOUNT ORTHODONTIA CLAIMS



## USING YOUR FLEXIBLE SPENDING ACCOUNT (FSA) FOR ORTHODONTIA EXPENSES

You can use the funds in your Health or Limited Purpose Flexible Spending Account (FSA) to pay for orthodontia expenses incurred by yourself, your spouse, and/or your qualified dependents. Providers offer various payment options for orthodontic treatment. You also have various options when claiming such expenses from your FSA. These options are summarized below.

### DOWN PAYMENT

The down payment is typically required to be paid at the start of orthodontic treatment. You can claim the down payment as soon as treatment begins. The down payment can only be reimbursed by the plan year in which treatment begins.

### UP-FRONT PAYMENT IN FULL

If you pay the entire cost of orthodontic treatment at the start of the treatment, you can:

- Claim the entire amount from your FSA at that time; or,
- Split the amount you claim by multiple plan years, based on the number of years treatment is expected to last - you will be required to submit a new claim at the start of each subsequent plan year.

Proof of payment will be required with your claim(s) when using this reimbursement option.

### ANNUAL INSTALLMENTS

If you pay your provider in annual installments, you may claim such payments from your FSA during the plan year in which they are made. Proof of payment will be required with your claims when using this reimbursement option.

### MONTHLY INSTALLMENTS

If you pay your provider in monthly installments, you may claim such payments from your FSA as they are due. If you elect to pay ahead, you may claim the future months' payments from your FSA, as long as you include proof of payment with your claim.

### WHAT TO SUBMIT WITH YOUR CLAIMS

Please include an itemized statement from your provider, such as the service contract, when claiming the down payment, full payment, and/or annual installments. This statement should clearly show the start date of the treatment, expected length of treatment, amount of the required down payment, and the payment plan you will be following.

Please keep in mind that you must provide proof that payment has been made when claiming the full cost of treatment, annual installment, or future monthly payments. Proof of payment includes a statement from the provider showing that payment has been made. Claims for monthly payment should include a copy of the provider bill or payment coupon.

If you have questions about your orthodontia claim, please contact Alerus Retirement and Benefits at **877.661.4727** or **healthbenefits@alerus.com**.

# ALERUS HEALTH BENEFITS MOBILE APP



## MANAGE YOUR BENEFITS ON THE GO

### ACCESS YOUR BENEFITS

#### CHECK YOUR BALANCE. VIEW YOUR SPENDING.

- View your account balance and any required action items.
- Enter new claims and attach documentation using your device's camera.
- Submit documentation for debit card purchases or existing claims using your device's camera.
- Easily contact Alerus client service team.
- Add/update banking information.
- View HSA statements and tax forms.
- Add debit card to mobile payment.
- Report lost/stolen card.
- **Eligible Expense Scanner** - Scan a product bar; this will tell you if an item is eligible based on the 213(d) eligible expense list.
- **HSA Investment Detail** - Manage your HSA investments on the mobile app — view, transfer, realign, and more.

### DOWNLOAD THE APP\*

- Search **Alerus Retirement and Benefits** in either the App Store or Google Play to download our mobile app.
- The mobile app is available for Apple, iPad, and Android devices.
- Monthly statements and HSA tax forms may be retrieved through the mobile app.



### LOGGING IN

- *User ID* is first initial of first name + last name + last four digits of SSN.
- *Password* is last four digits of SSN.
- Once you have established your username and password you will be prompted to create a four digit passcode. At that time you can also enable Touch ID and Facial Recognition.

\*Alerus charges no fees to download or use the app. However, your carrier's message and data rates may apply.

Investment products: 1) Not FDIC insured, 2) Not guaranteed by a bank, 3) May lose value.

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# CONSUMER PORTAL GUIDE



## FLEXIBLE SPENDING ACCOUNT (FSA), HEALTH REIMBURSEMENT ACCOUNT (HRA), AND/OR PARKING/TRANSIT

Welcome to your Alerus Health Benefits Account Consumer Portal. This one-stop portal gives you 24/7 access to view information and manage your Flexible Spending Account (FSA), Health Reimbursement Account (HRA), and Parking/Transit Accounts.

- File a claim online
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity, claims history, and payment (reimbursement) history
- Report a lost/stolen card and request a new one
- Update your personal profile information
- Change your login ID and/or password
- Download plan information, forms and notifications

### HOW DO I LOG IN?

First time users will need your Social Security number, date of birth, and hire month and year to create an account.

- Go to [alerusrb.com](http://alerusrb.com) > **Login**
- At the Access MY ALERUS prompt, click **Create account**, enter the required information, click **Create account**.
- Create a Username and Password and provide a valid email address (future password resets will be verified over email).
- Review electronic consent and terms of use documents, click **Accept**.
- Select a phone number and method (text or phone call) to have a code sent to verify your identity, click **Submit**.
- Enter the six-digit verification code you receive, click **Submit**.

The Home Page is easy to navigate:

- Easily access the **Available Balance** and **I Want To** sections to work with your accounts right away.
- The **I Want To...** section contains the most frequently used features for the Consumer Portal.
- The **Accounts** section links to the Account page, where you can see and manage your accounts.
- The **Tasks** section displays alerts and relevant links that enable you to keep current on your accounts.
- The **Recent Transaction** section displays the last three transactions on your account(s).
- The **Quick View** section graphically displays some of your key account information.

You can also hover over the tabs at the top of the page.



### HOW DO I FILE A CLAIM AND UPLOAD A RECEIPT?

- On the **Home Page** > **I Want To** > **File a Claim** OR from any page on the portal, expand the **Accounts** section.
- The claim filing wizard will walk you through the request including entry of information, payee details, and uploading a receipt.
- To submit more than one claim, click **Add Another**, from the Transaction Summary page.
- When all claims are entered in the Transaction Summary, agree to the terms and conditions click **Submit** to send the claims for processing.
- The Claim Confirmation page displays. You may print the Claim Confirmation Form as a record of your submission. If you did not upload a receipt, you can upload the receipt from this screen or print a Claim Confirmation Form to submit to the administrator with the required receipts.

**NOTE:** If you see a **Receipts Needed** link in the Tasks section of your Home Page, click on it. You will be taken to the Claims page where you can see the claims that require documentation. Upload the receipts from this page. Click to expand the line item to view claim details and the upload receipts link.

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## ACCOUNT SUMMARY

ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
+ Health FSA	\$2,700.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,700.00
+ Dependent Care	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,923.04
+ Parking	\$1,800.00	\$0.00	\$0.00	\$0.00	\$0.00	\$692.30

## HOW DO I VIEW CURRENT ACCOUNT BALANCES AND ACTIVITY?

- For current account balance only on the **Home Page** scroll down to **Accounts**
- For the summary of your account, click **Accounts > Account Summary**. Select the benefit to view more.

## EXPENSE TRACKER

To view and manage ALL healthcare expense activity from EVERY source, use the Expense Tracker. Adding an expense to the expense tracker doesn't automatically submit for payment until **Pay** is clicked. See "How Do I Pay an Expense?"

- Accounts > Expense Tracker** is an easy-to-use consolidated view of healthcare expenses for ongoing management of medical claims, premiums, and card transactions.
- Easily filter expenses by clicking on the filter options on the navigation pane on the left side of the screen or, by clicking on the field headers within the Expense Tracker.
- Search for specific expenses using the search field.
- Export expenses into an Excel spreadsheet by clicking on the **Export Expenses** button.

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
+ 8/6/2018	Pharmacy	FSA Sample	Costco	\$12.25	\$ Pay

## HOW DO I ADD AN EXPENSE TO THE EXPENSE TRACKER?

- From the **Expense Tracker** > click **Add Expense** button
- Complete the expense detail fields. You can even upload a copy of the receipt and, add notes for your records.
- Once the expense has been added to the Expense Tracker you can pay the expense, if desired.

## HOW DO I PAY AN EXPENSE?

- You may process payments/ reimbursements for unpaid expenses directly from the Expense Tracker page.
- Expenses will be categorized and payment can be initiated for unpaid expenses by clicking on the button to the right of the expense details.
- Choose which expenses you would like paid and you will be presented with the eligible accounts from which you can initiate payment.
- Click **Pay**, the claim details from the Expense Tracker will be pre-populated within the claim form. Review and edit the claim details as needed.
- You will have the option to either request a reimbursement to yourself or pay the provider.

## HOW DO I EDIT AN EXISTING EXPENSE IN THE EXPENSE TRACKER?

- You can edit expense details for all claim statuses directly from the Expense Tracker page.
- Expand the claim details visible by clicking on the expense line item from the Expense Tracker.
- You will be presented with options to add expense notes, update the expense details, mark the expense as paid/unpaid or, remove the expense from the Expense Tracker.

## PAYMENTS

## HOW DO I VIEW MY PAYMENT (REIMBURSEMENT) HISTORY?

- Accounts > Payments** you will see reimbursement payments made to date, including debit card transactions.
- By clicking on the line of a payment, you can expand the data to display additional details about the transaction.

## BANKING

## HOW DO I REPORT A DEBIT CARD MISSING AND/OR REQUEST A NEW CARD?

- Accounts > (Profile) Banking**
- Under the Debit Cards column, click Report Lost/Stolen or Order Replacement and follow instructions.

## PROFILE SUMMARY

### HOW DO I UPDATE MY PERSONAL PROFILE?

- **Accounts** > (Profile) **Profile Summary**. There are links to update profile information including profile summary details, dependents, and beneficiaries.
- Click the appropriate link on the Profile screen for your updates: **Update Profile** or **Add/Update Dependent**. Some profile changes will require you to answer an additional security question.
- Complete your changes in the form.
- Click **Submit**.

## PAYMENT METHOD

### HOW DO I GET MY REIMBURSEMENT FASTER?

The fastest way to get your money is to sign up online for direct deposit to your personal checking account. Make sure that your employer is offering direct deposit setup online.

- **Accounts** > (Profile) **Payment Method** > **Update** OR **Tools & Support** > (How Do I?) **Change Payment Method**
- Select the Primary Payment Method and/or Alternate Payment Method click **Submit**. The Add Bank Account: Direct Deposit Setup page displays.
- Enter your bank account information, and click **Submit**.
- A confirmation message displays.
- If there is a bank validation requirement, you will be notified on the portal to look for a small transaction or “micro-deposit” in your designated bank account in the next couple of days to enter online, which will validate your account.

## LOGIN INFORMATION

### HOW DO I CHANGE MY LOGIN AND/OR PASSWORD?

- **Accounts** > (Profile) **Login Information**
- Follow instructions on the screen. (For a new account, the first time you log in, you will be prompted to change the password that was assigned by your plan administrator. Follow the instructions.)
- Click **Save**.

## MISCELLANEOUS

### HOW DO I VIEW/ACCESS DOCUMENTS & FORMS?

**Tools & Support** click any form or document of your choice.

### HOW DO I VIEW/ACCESS NOTIFICATIONS?

**Message Center** click any link of your choice. You will be able to view and archive current documents, as well as reference documents archived previously. You can Update Notification Preferences by clicking on the link.

### HOW DO I VIEW/ACCESS PLAN INFORMATION?

- **Accounts** > **Account Summary** click onto the applicable account name and the Plan Rules will open in a pop-up window. OR
- **Tools & Support**, you may view Plan Summaries for basic information. Then click each applicable plan to see the plan details.