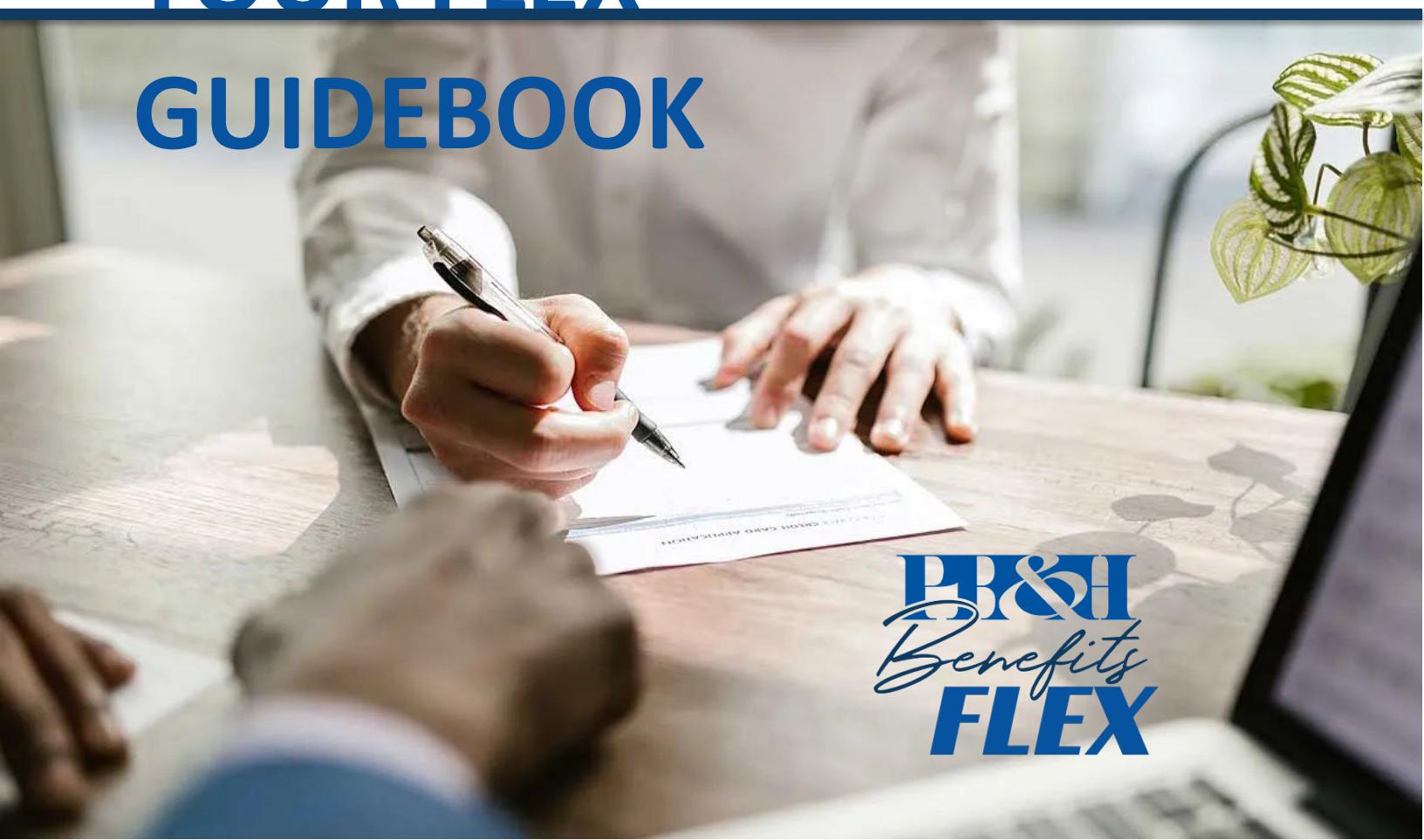


# YOUR FLEX GUIDEBOOK



Methodist Children's Home  
FSA • DCAP • HSA

## HERE ARE THE HIGHLIGHTS: FSA • DCAP

### FLEXIBLE SPENDING ACCOUNT (FSA)

#### **FSA Basics:**

You may elect to defer up to \$3,300 of your salary for 2025 for qualifying medical, dental and vision expenses. The amount you elect is not subject to any payroll or federal income tax and the full amount you elect is available to you on the first day of the plan year. Note: any premiums you pay for employer sponsored insurance are automatically exempt from taxation when paid via payroll deduction.

Your FSA money is only for eligible medical, dental and vision expenses for you, your spouse or dependent that are not covered by insurance. See eligible expense list on Page #8.

#### **My PB&H FSA Debit Card:**

When you enroll in FSA, PB&H will provide you with 2 debit cards to use for your out-of-pocket expenses. No additional paperwork is needed when using the debit card for co-pays, prescriptions and eligible over-the-counter medications or supplies at your pharmacy and most major grocery stores.

If you use your card for dental, vision or specialist, you will be asked to provide an itemized list of services including date of service, amount, provider and who received the service. Credit card receipts are not acceptable documentation, and certain expenses require a Note of Medical Necessity (NMN) from your provider.

If an expense is deemed ineligible, you are responsible to reimburse your account for that expense and the funds will be loaded back on your FSA debit card.

### DEPENDENT CARE ASSISTANCE PROGRAM (DCAP)

#### **DCAP Basics:**

You may elect to defer up to \$5,000 of your salary for qualifying dependent and childcare expenses. This election is also exempt from payroll and federal income taxes. Unlike an FSA, your DCAP reimbursements are limited to your year-to-date contributions. To receive reimbursement, you must file a claim. Your PB&H debit card does not work for DCAP expenses.

## Who are my dependents?

Your DCAP funds can be used for a dependent under age 13 whom you claim as dependent on your tax return; or a spouse or other tax dependent who is physically or mentally incapable of self-care, is claimed as a dependent on your tax return and spends at least 8 hours per day in your home.

## DCAP Expenses:

DCAP expenses should be those incurred to allow for you and your spouse (if married) to be gainfully employed. Eligible dependent care expenses include payments to childcare centers, family day care providers, baby-sitter, nursery school, and caregivers for a disabled dependent.

Caregivers cannot be your own child under the age of 19 or be an individual that you are entitled to a personal tax exemption as a dependent. Other ineligible expenses include food or supplies, expenses for K-12, healthcare, overnight camp, or transportation.

# CLAIMS AND ELECTION CHANGES: FSA

## CLAIM FILING AND DEADLINES

### How to file a claim:

Request or download a claim form from [pbhbenefits.com](http://pbhbenefits.com) under Resources/Flexible Benefit Participants. Complete the form with details on each amount to be reimbursed and attach a bill or statement showing date of service, type of service, person who received service and description of service. Once received in good order, please allow 7-10 business days for your claim to be processed.

Completed claim package can be submitted via mail, delivery, email, or fax as follows:

PB&H Benefits, LLC  
Attn: Flexible Benefits  
401 West Highway 6  
Waco, TX 76710  
Fax: (254) 772-0455  
Email: [pbhbenefits.flex@pbhcpa.com](mailto:pbhbenefits.flex@pbhcpa.com)

**The best way to submit a claim is online through your consumer portal account.**

Please refer to the online access section of this guidebook for information on managing your account online.

**Deadline to incur expenses and file claims for FSA:**

Your employer has elected to use a rollover provision for your FSA funds. This means that you may roll over up to \$660 of unused funds to the 2026 plan year. These funds are added to your 2026 election. If you do not elect to participate in the next plan year, you will still be able to use your rollover dollars through the end of that year.

You may file a claim up to 90 calendar days after the end of your plan year, this is called your run-out period. The deadline for filing a claim for the current year is September 29<sup>th</sup>.

**Deadline to incur expenses and file claims for DCAP:**

There is no rollover of DCAP funds or grace period to incur expenses for unused funds. You have 90 days following the end of the plan year to file a claim for DCAP expenses incurred during the plan year. The deadline to file a claim for the current year is September 29th.

**Deadlines for Terminated Employees:**

If you stop working for your employer, you are only allowed to be reimbursed for expenses incurred prior to your separation of employment. Separation of employment may be due to termination, retirement, disability, or death. You have 90 days following the end of the plan year to file claims. Expenses must have been incurred prior to your last day of employment.

If your employer is subject to COBRA, you may elect COBRA if you have been reimbursed or used less than the amount you have contributed, COBRA requires you to pay in your normal payroll contribution amount plus a 2% fee at least monthly to continue to use the remaining balance of your initial election. COBRA can only extend through the end of the year that you terminate employment.

**CHANGES: FSA****Midyear Changes:**

Your election for FSA or DCAP can only be changed if you have a qualifying event (QE). QEs are marriage or divorce, death of spouse or dependent, birth or adoption of a child, Termination or change in spouse's enrollment, and leave of absence or change in status to an ineligible employee class.

Changes should follow the QE. For example, if you have a child born, you may increase your election. You have 30 days from the QE to notify your employer and a maximum of 60 days to request the change to your election.

### **Annual Enrollment:**

Each year, you will be asked to make a new election for DCAP and FSA. You must submit a new form or complete enrollment online prior to the beginning of the year. Important note: your FSA/DCAP plan year may differ from your insurance open enrollment. If your insurance open enrollment is on a different year, you are not allowed to make changes to your FSA or DCAP at open enrollment without a qualifying event.

## **HERE ARE THE HIGHLIGHTS: HSA**

### **HEALTH SAVINGS ACCOUNT (HSA)**

#### **HSA Basics:**

If you are enrolled in an HSA-eligible High-deductible Health Plan (HDHP) insurance policy, you are eligible for contributions to an HSA provided you are not enrolled in any other coverage that provides a benefit before your deductible is met including. Types of coverage that would make you ineligible for HSA contributions include Flexible Spending Account (including your spouse's FSA), Medicare, PPO or HMO policy that HSA copays. Eligibility for contributions is determined as of the 1<sup>st</sup> of every month.

Your HSA is for qualifying medical, dental and vision expenses. If you use your account for ineligible expenses, it is your responsibility to repay the funds immediately or you will be penalized when you file your tax return. You are solely responsible for maintaining documentation to support the payments and reimbursements from your account using the same standards as an FSA.

Your HSA comes with a debit card and your available funds are limited to what has been contributed to the account. When you leave employment, the HSA account and any balance goes with you. If you become ineligible for HSA contributions, you can still use the funds in your HSA for your qualifying expenses.

# CONTRIBUTIONS AND ELECTION CHANGES

## CONTRIBUTION LIMITS AND SPECIAL COVERAGE RULES

### **HSA Contribution Limits:**

Your HSA may be funded by your own salary deferrals, or your employer may contribute to your account. All contributions made to your HSA count toward your annual limit. The contribution limit for the year is based on whether you are enrolled in individual coverage or family coverage.

If you are enrolled in employee only HDHP, your limit for 2025 is \$4,300 plus an additional \$1,000 catch-up contribution if you are age 55 or older during the year.

If you are enrolled in family coverage under a HDHP (includes employee-children, employee-spouse), your limit for 2025 is \$8,550 plus \$1,000 catch up if you are age 55 or older during the year.

Use caution if you plan to front load the full limit at one time to your HSA. You must remain on the HSA eligible until 12/31 of the following year. If you lose eligibility, the annual limit is prorated for the number of months you were eligible.

### **Special Spousal and Family Rules:**

Both spouses can each contribute to the catch up if both are age 55 or older and the contributions are made to separate HSA accounts. The remaining \$8,550 can either be divided between two accounts or contribute to one spouse's account. Contributions that married couples make or receive count toward the family coverage limit.

You may use your HSA for yourself, your spouse, and your children up to age 19 if they meet the requirements to be claimed as your tax dependent. Exceptions to the age 19 rule are if your child is permanently and totally disabled or a full-time student and under age 24.

If you cover a child who is 19 or older and does not meet the exemptions or definition of a tax dependent, that child can open their own HSA account and fund up to the individual limit.

**Medicare Eligibility Issues:**

Once you enroll in Medicare, you are no longer eligible for contributions to an HSA. When you turn age 65, you may be automatically enrolled in Medicare retroactive 6 months unless you qualify and delay enrollment. You should plan carefully in the year you turn age 65 to make sure you are able to continue HSA contributions.

**ELECTION CHANGES: HSA****Modifying your contributions:**

Since eligibility for HSA contributions is determined as of the 1<sup>st</sup> of the month which means you change your election as of the 1<sup>st</sup> of the month. You may stop, start or modify your existing payroll deduction through your employer. If you are adding funds outside of payroll deduction, be careful not to exceed your annual limit. Your limit is reduced for any month you are not eligible for HSA contributions.

# ELIGIBLE EXPENSES

## FOR FSA AND HSA

### BABY/CHILD TO AGE 13

Lactation Consultant\*  
 Lead-Based Paint Removal\*  
 Special Formula\*  
 Tuition: Special School/Teacher for  
 Disability or Learning Disability\*  
 Well Baby /Well Child Care

### DENTAL

Dental X-Rays  
 Dentures and Bridges  
 Exams and Teeth Cleaning  
 Extractions and Fillings  
 Oral Surgery  
 Orthodontia  
 Periodontal Service

### EYES

Eye Exam, Glasses, and Contact Lenses  
 Laser Eye Surgeries  
 Prescription Sunglasses  
 Radial Keratotomy

### HEARING

Hearing Aids and Batteries  
 Hearing Exams

### LAB EXAMS/TESTS

Blood Tests and Metabolism Tests  
 Body Scans  
 Cardiograms  
 Laboratory and X-Rays

### MEDICAL EQUIPMENT/SUPPLIES

Air Purification Equipment\*  
 Orthopedic Shoes, Arches, and Inserts  
 Contraceptive Devices  
 Crutches, Walkers, Wheelchairs  
 Exercise Equipment\*  
 Hospital Beds\*  
 Medic Alert Bracelet or Necklace  
 Nebulizers  
 Oxygen\*  
 Prosthetics  
 Syringes  
 Wigs\*

### MEDICATIONS

Insulin  
 Prescription Drugs

### OBSTETRICS

Lamaze Class  
 OB/GYN Exams  
 OB/GYN Prepaid Maternity Fees (after date of birth)  
 Pre- and Postnatal Treatments

### PRACTITIONERS

Allergist  
 Chiropractor  
 Christian Science Practitioner\*  
 Dermatologist  
 Homeopath  
 Optometrist  
 Osteopath  
 Physician  
 Psychiatrist or Psychologist

### THERAPY

Alcohol and Drug Addiction  
 Counseling (not marital or career)  
 Hypnosis\*  
 Occupational, Speech and Physical  
 Smoking Cessation Programs\*  
 Weight Loss Programs\*

### MEDICAL PROCEDURES/SERVICES

Acupuncture  
 Alcohol and Drug/Substance Abuse  
 (inpatient treatment and outpatient care)  
 Ambulance  
 Fertility Enhancement and Treatment  
 Hair Loss Treatment\*  
 Hospital Services  
 Immunization  
 In Vitro Fertilization  
 Physical Examination (not employment-related)  
 Service Animals\*  
 Sterilization/Sterilization Reversal  
 Transplants (including organ donor)

**Continued on next page.....**

## ELIGIBLE OVER-THE-COUNTER ITEMS

### **Antiseptics, Wound Cleaners**

Alcohol, peroxide, Epsom salt

### **Denture Adhesives, Repair, and Cleansers**

PoliGrip, Benzodent, Efferdent

### **Diabetes Testing and Aids**

Insulin, Ascencia, One Touch, Diabetic, insulin syringes; glucose products

### **Diagnostic Products**

Thermometers, blood pressure monitors, cholesterol testing

### **Elastics/Athletic Treatments**

ACE bandages, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts

### **Eye Care**

Contact lens care and solution

### **First Aid Dressings and Supplies**

Band Aid, 3M Nexcare, non-sport tapes

### **Hearing Aid/Medical Batteries**

### **Incontinence Products**

Attends, Depends, GoodNites for juvenile incontinence

### **Reading Glasses and Maintenance Accessories**

### **Feminine Products and Family Planning**

Pregnancy and ovulation kits

Hygiene and Menstrual

### **OTC Medications**

Pain relievers and anti-inflammatory medications such as Advil and Tylenol; Allergy Medicines, Digestive aids, etc.

## EXPENSES NOT REIMBURSABLE

This is only a partial list of expenses that are not eligible for payment in an FSA/HSA:

Cosmetic Surgery or procedures

Dental Bleaching

Diaper Service

Funeral Expenses

Health club memberships

Solutions for care of eyeglasses

Any illegal treatment

Dietary supplements

Lens replacement insurance

Physical therapy for general well-being

Monthly fees for concierge services

Makeup

or cost-share medical plans

**\*May require a Note of Medical Necessity from your health care provider.**

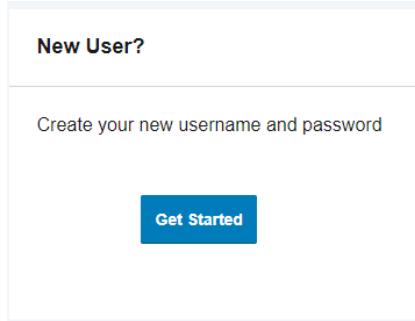
*This list is not meant to be an all-inclusive list of potentially eligible FSA and HSA expenses, as other expenses not specifically mentioned may also qualify.*

## ONLINE ACCESS AND MOBILE APP: FSA

### WEB ACCESS, ONLINE ENROLLMENT AND MOBILE APP

#### First-time users:

If you are enrolling online or logging in for the first time, you can access the PB&H Benefits FLEX system by going to [www.pbhbenefits.com](http://www.pbhbenefits.com) and clicking on The FLEX Experience button. You will be taken to our secure log in screen:



Click Get Started to set up your online account. Next, you will be asked to provide your first and last name, zip code and Social Security Number. The system will verify you as a user and you will be asked to complete the setup of your account. *Even if you are not completing enrollment online, you still will need to start as a New User.*

#### PB&H Benefits Flex mobile app:

You will be able to download FLEX Experience right on your Apple or Android device. Simply visit the App Store for iPhone users or Play Store for android users, and search “PBH Benefits”.



When you see this icon, download and start managing your account. If you need help navigating the site or app, please contact your dedicated team at PB&H Benefits.

## ONLINE ACCESS: HSA

### WEB ACCESS

#### First-time users:

If you are logging in for the first time, you can access your Health Savings Account through HSA Bank at [hsabank.com](http://hsabank.com). Click Login in the upper right corner. Then select New User? Create login.

If you have issues with logging into the HSA Bank website, please reach out to HSA Bank Client Assistance Center at (800) 357-6246.

## YOUR FLEX SERVICE TEAM



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