



Employee
Benefits
Corporation



Flexible Spending Accounts
Plan Year 2025



FLEXIBLE SPENDING ACCOUNTS

AN FSA IS AN ACCOUNT THAT ALLOWS YOU TO SET
ASIDE PRE-TAX FUNDS TO PAY FOR ELIGIBLE EXPENSES.



Health Care FSA

Pay for eligible **medical**, **vision**, and **dental** expenses that are not covered by another health plan.



Limited Health FSA

Pay for eligible **vision** and **dental** expenses that are not covered by another health plan.



Dependent Care FSA

Set aside pre-tax funds to pay for **daycare** expenses for children or other eligible dependents

FSA SAVINGS

TAX SAVINGS ON ELIGIBLE PURCHASES



With an FSA, you save approximately 30%* on your eligible expenses, making a \$1,000 expense cost you about \$700.



*This tax example is a broad approximation of tax liability. Your specific savings depend on your tax bracket. You should consult a tax advisor for help with your own situation. Current IRS tax laws control all pre-tax payment and contribution matters and are subject to change.

FSA CONTRIBUTION LIMITS

YOU CHOOSE HOW MUCH OF
YOUR PAY TO PLACE IN THE FSA
(UP TO THE IRS MAXIMUM)

PLAN DATES:

01/01/2025 - 12/31/2025

HEALTH CARE

\$3,200

Standard Health FSA

Limited Health FSA

DEPENDENT

\$2,500 *

Married Filing

Separate

DEPENDENT

\$5,000 *

Single

Married Filing Joint

*Limit may be lower depending on individual circumstances.

GRACE PERIOD

PLANNING WHEN FUNDS MUST BE USED



Gives an additional period of time to incur claims after the end of the plan year. The grace period applies to the **health care / dependent care FSA**.

Grace Period Dates: Claims must be incurred by 03/15/2025.

RUNOUT PERIOD

PLANNING WHEN FUNDS MUST BE USED



Allows extra time to submit claims for eligible expenses incurred during the plan year. The runout period applies to the **health care / dependent care FSA**.

Runout Period Dates: Claims must be submitted by 03/31/2025

EXAMPLES OF HEALTH CARE FSA EXPENSES

VISIT WWW.EBCFLEX.COM/ELIGIBLEEXPENSES FOR A MORE COMPREHENSIVE LIST



Dental expenses



Lab exams/tests



Vision expenses



Medical treatments /
procedures



Copays, coinsurance,
deductible expenses



Over-the-counter (OTC)
medications and products



Medical supplies and
services

DEPENDENT CARE FSA EXPENSES

VISIT WWW.EBCFLEX.COM/ELIGIBLEEXPENSES FOR A MORE COMPREHENSIVE LIST

Child Care
Expenses



Adult Care
Expenses



USING YOUR BENEFITS CARD



Swipe, Tap or Type

Simply swipe the card, use it to pay online, or add it to your digital wallet* and use it wherever Apple Pay, Google Pay, and Samsung Pay are accepted.

**Only available to primary cardholders*



Where to Shop

Shop where you normally do, or check out an online retailer that specializes in FSA-eligible products. Visit

ebcflex.com/Wheretoshop to learn more.



Request Additional Cards

Request up to five additional cards for eligible users through your online account or EBC Mobile.

SUBMITTING CLAIMS FOR REIMBURSEMENT

You can submit claims to be reimbursed for expenses you pay out-of-pocket.



EBC MOBILE APP

Use your online account information to log in and submit a claim or upload documentation. EBC Mobile is available in the [App Store](#) or [Google Play](#).



ONLINE ACCOUNT

Log in at www.ebcflex.com to submit a claim and upload documentation.



ENROLL IN DIRECT DEPOSIT

The quickest way to receive reimbursement is to sign up for direct deposit. Sign up through your online account.





DOCUMENTATION REQUESTS

WHAT TO EXPECT



Why It's Necessary

EBC is required to verify the eligibility of every Benefits Card transaction under IRS regulations with no exceptions.



Notification Process

If a Benefits Card transaction cannot be auto-substantiated, you will receive an email alert that you must submit documentation.



Submitting Documentation

The fastest way to submit documentation is through the EBC Mobile app or by logging in to your online account at www.ebcflex.com.

DOCUMENTATION REQUESTS

BEST PRACTICES



Always save your receipts

Be prepared to substantiate claims by saving your itemized receipts for all Benefits Card transactions.



Use EBC Mobile or your online account

Easily upload documentation online, or use your phone's camera and upload to the EBC Mobile app.



Contact EBC with questions

Participant Services
(800) 346-2126
participantservices@ebcflex.com

ONLINE RESOURCES

01

Online Account

Easily access account information, forms and materials, submit claims and documentation, and more! Visit www.ebcflex.com to log in.

02

Mobile App

EBC Mobile makes it easy for participants to access account information, submit claims and documentation, manage their Benefits Cards, and more.

03

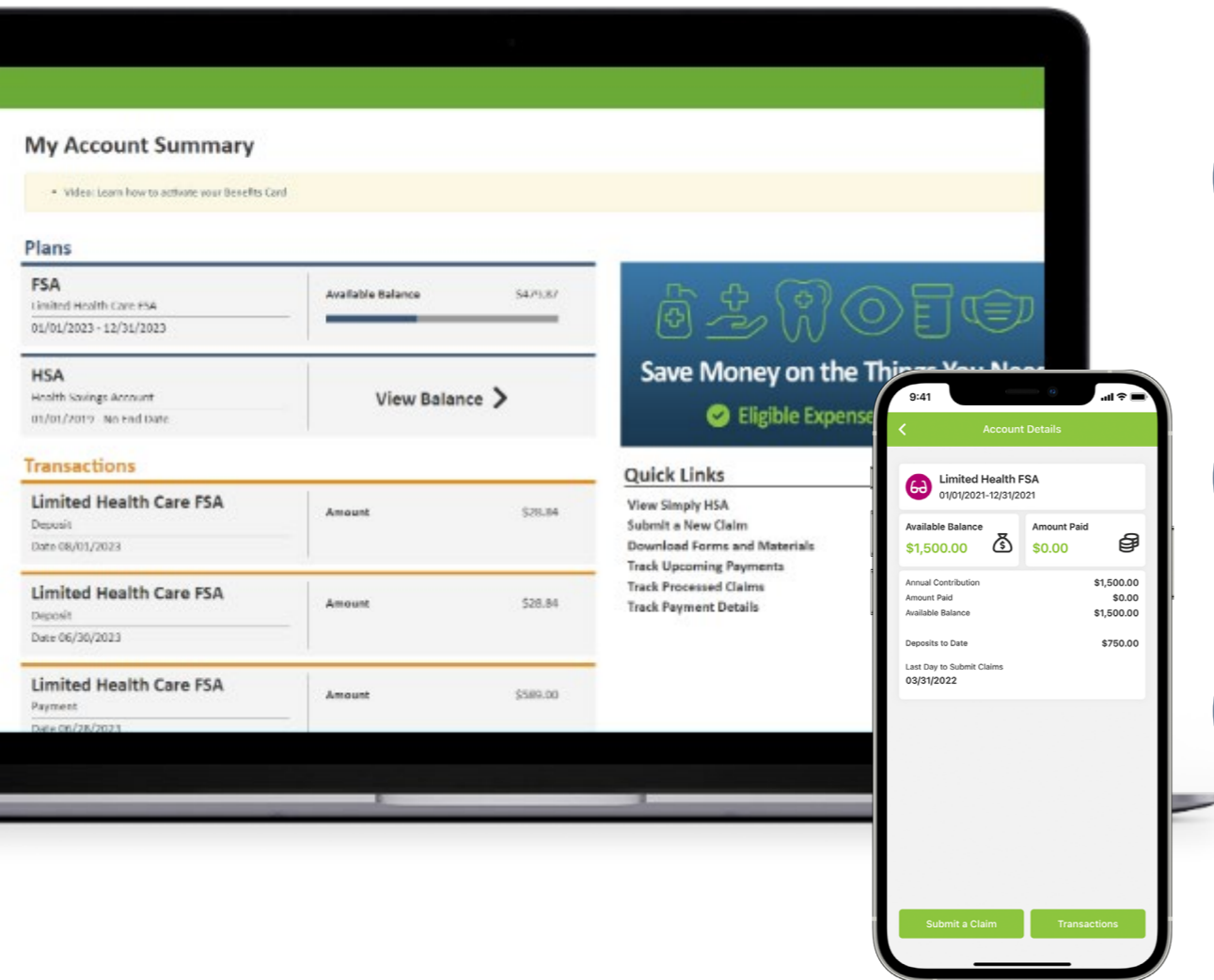
Eligible Expenses

To get an idea of what types of expenses you can spend your FSA funds on, visit www.ebcflex.com/eligibleexpenses.

04

Where to Shop

Shop where you normally buy eligible items, or check out an online retailer that specializes in FSA eligible products. Visit www.ebcflex.com/Wheretoshop to learn more.



GETTING STARTED WITH YOUR FSA

Set yourself up for success with these FSA best practices.



Set Up Your Online Account

This is the easiest way to manage your benefits. To learn more about setting it up, visit ebcflex.com/FSAOnlineAccount.



Download EBC Mobile

Download from the App Store or Google Play. Use your existing online account info or register for a new account.



Set Up Direct Deposit

The quickest way to receive reimbursement is to sign up for direct deposit. Sign up through your online account.



Add an Authorized User

Filling out this form allows the specified person to ask questions about your accounts. Find the form at www.ebcflex.com/forms.



Start Using Your FSA

Sometimes we require documentation to verify your expense. Don't forget to save your receipts!

Access resources online or
contact Participant Services for assistance.



Online

Log in to your account 24/7 at
www.ebcflex.com



Email

participantservices@ebcflex.com



Phone

(800) 346-2126

GETTING HELP

Monday through Friday
7 a.m. to 7 p.m. Central Time