



Frequently Asked Questions About Flexible Spending Accounts

1. How may I find out the balance in my flexible spending account (FSA)?

You have the following options when you need to inquire about your FSA account balance or deposits:

Go to **www.gdynamic.com**. Select "Participant Login" and then enter your Social Security Number (or Alternate ID as assigned by your employer in conjunction with GDI) as your User ID and your 4 digit Personal Identification Number (PIN). Please call 1-800-626-3539 and ask for Customer Service if you are unsure of your PIN.

If you do not have access to the internet or prefer to speak to someone in person, please call our Customer Service Department at 1-800-626-3539 between 8am and 5pm, Eastern Time.

2. How may I inquire about a specific FSA claim?

You have the following options when you need to inquire about an FSA claim: Go to **www.gdynamic.com**. Select "Participant Login" and then enter your Social Security Number (or Alternate ID as assigned by your employer in conjunction with GDI) as your User ID and your 4 digit Personal Identification Number (PIN). Please call Customer Service at 800-626-3539 if you are unsure of your PIN.

If you do not have access to the internet or prefer to speak to someone in person, please call our Customer Service Team at 800-626-3539 between 8am and 5pm, Eastern Time. You may also leave a voice message 'after hours' by calling the number listed above and following the instructions provided.

3. How do I submit a claim?

You will need to complete a Reimbursement Request form to submit it to GDI with documentation supporting the claim. In addition, you will receive a Flexible Spending Account Welcome Letter and Reimbursement Request Form once we receive your enrollment information.

You may send your claim to us via e-mail by scanning your signed Reimbursement Request form along with the related documentation and send them to: **claims@gdynamic.com**. It is important to note that that this e-mail address is for claims only.

Our mailing address is included on the request form. You may also fax your claim to us at (207) 781-3841. Please be aware that we are unable to confirm receipt of faxed claims

4. How often are FSA claims paid?

FSA claims are paid weekly. Claims eligible for reimbursement received by noon Tuesday with applicable documentation will be processed and paid Thursday. You may be able to receive your payment via direct deposit into your bank account (and



Ask your Benefits Administrator for more details.

5. What should I do if I lose my check?

If you lose a reimbursement check, please call our Accounting Department immediately at 1-800-626-3539. Our policy is to wait 10 business days before re-issuing a lost check.

6. May I request to have my claim reimbursements deposited into my bank account?

GDI has the capability to reimburse you via Direct Deposit. See your company Benefits Administrator for more information.

7. How much money may I elect to contribute to my FSA?

Your employer sets the maximum annual election for your Medical FSA. The maximum contribution for a Dependent Care FSA is set by the IRS and is currently \$5,000 per year if you are a single parent or if you are married and file a joint tax return. If you are married and you and your spouse file separate returns, the maximum you may elect is \$2,500 per year. The maximum contribution may be less if your spouse is a full-time student. See Question 11 for more information.

8. May I use the Medical FSA to reimburse my spouse's deductible and co-payment expenses, even if (s)he is enrolled in a different health insurance plan?

Yes. All eligible out-of-pocket medical expenses incurred by you and your qualified dependents can be reimbursed by your Medical FSA, even if such dependents are not enrolled in your employer's health insurance plan.

9. What types of expenses are eligible for reimbursement from a Medical FSA?

Please refer to the list of Eligible Expenses for some of the most common expenses eligible for reimbursement under a Medical FSA including over-the-counter. Some expenses must be provided and by a licensed practitioner. (This list is intended only as a summary; you should consult your plan documents for more information.)

10. What expenses are not eligible for reimbursement from a Medical FSA?

Please refer to the list below for some of the most common expenses not eligible for reimbursement under a Medical FSA. (This list is intended only as a summary; you should consult your plan documents for any other excludable services/items.)

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- Bleaching/whitening of teeth or skin
- Contract fees for maintenance/replacement of contact lenses or eyeglasses
- Cosmetic surgery or treatments of any kind
- Electrolysis
- Hair transplants
- Health club dues

- Illegal operations or treatments
- Supplements (without a note of medical necessity from a licensed provider)
- Toothpaste, mouthwash and dental floss
- Feminine hygiene products

11. What expenses are eligible for reimbursement from a Dependent Care FSA?

A Dependent Care FSA can reimburse you for care provided to a dependent child under age 13 (or a dependent age 13 or older who is physically or mentally incapable of self-care) in order for you, and if you are married, your spouse to work or attend school*. This includes before and after school care, preschool, summer day camp, and wages paid to a child care provider in your home, including employment taxes. In order to be reimbursed, you must include the tax identification or social security number of your provider.

***If your spouse is a student**, your dependent care expenses may only be reimbursed if (s)he attends an educational institution (as defined by the IRS) for a minimum of five months per year. The maximum dollar amount you are eligible to elect varies – see your Summary Plan Description for details.

12. Are there dependent care expenses that are not eligible for reimbursement?

The following services are not eligible for reimbursement from a Dependent Care FSA: (This list is intended only as a summary; you should consult your plan documents for any other excludable services/items)

- Child support payments
- Fees for services that have yet to occur (e.g. summer day camp deposits paid prior to the actual camp session)
- Kindergarten tuition
- Meals

13. When may I change my flexible spending account election?

You may change your election once a year during your employer's open enrollment. In addition (and depending upon the terms of your employer's plan), you may also be able to change your election if you experience an IRS-defined "change in status" event that is applicable to the type of flexible spending account in which you are enrolled. Examples of such events include:

- A change in legal marital status (you get married, divorced or legally separated) The death of your spouse or dependent
 - Birth, adoption or placement for adoption
 - Your spouse gains or loses employment
 - You or your spouse takes or returns from an unpaid leave of absence or goes on strike or lockout

- An event that causes an employee's dependent to satisfy or cease to satisfy eligibility requirements due to age, student status, or any similar circumstance
- You or your spouse change from full-time to part-time or vice versa
- Changes in cost, daycare providers, or in the amount of daycare needed are allowable reasons to change your Dependent Care FSA election.
- Your Summary Plan Description has more information regarding how and when you are able to make changes to your election. An election change may only be made if it is consistent with and on account of the change in status event.

14. What happens if my employment terminates?

If your employment terminates while you are participating in a Dependent Care FSA, your deductions will end when your employment ends. You are eligible to be reimbursed for qualified expenses through the end of your former employer's plan year (for services incurred both before and after your termination date). Deductions for your Medical FSA will also end when your employment ends unless your employer is obligated to offer you COBRA continuation coverage and you elect this option. If your employer is not obligated to offer you COBRA continuation coverage and/or you choose not to elect COBRA, you are eligible to be reimbursed for qualified expenses incurred while you were employed and the account was active. Requests for reimbursements should be sent to GDI prior to the end of your employer's runoff period.

15. What happens if I don't use all of the money I deposited throughout the plan year?

IRS regulations stipulate that you will forfeit any money left in your account after the plan year ends.

16. May I transfer money from my Dependent Care FSA to my Medical FSA (or vice versa)?

No.

17. May I use the Dependent Care FSA if my daycare provider is not reporting this income to the IRS?

No. Therefore, we must have your provider's Social Security Number or Employer Identification Number in order to process dependent care claims.

18. If my child turns 13 during the plan year, may I still use my Dependent Care FSA through the end of the plan year?

No. You are no longer eligible to be reimbursed for care for a child as of age 13, unless they are physically or mentally incapable of caring for themselves. Having a child attain age 13 is a qualified reason to terminate your participation in the Dependent Care Reimbursement Plan provided that you do need care for other dependents.



19. Does my participation in the Medical FSA or Dependent Care FSA plans affect how I file my personal income taxes each year?

If you participate in the Dependent Care FSA, you will need to complete and file IRS Form 2441 when you complete your annual tax return. This is the same form you would complete for the Child Care Tax Credit. There is no obligation to file anything additional on behalf of your Medical FSA.

20. Where can I find more information about my FSA plan?

Your best resource for information on your company's FSA plan is your Summary Plan Description (SPD). The SPD is available through your company's Human Resources Department.

You can also call our Customer Service Team at 800-626-3539 Monday – Friday, 8am to 5pm Eastern Time. You will also find information on our website: www.gdynamic.com.