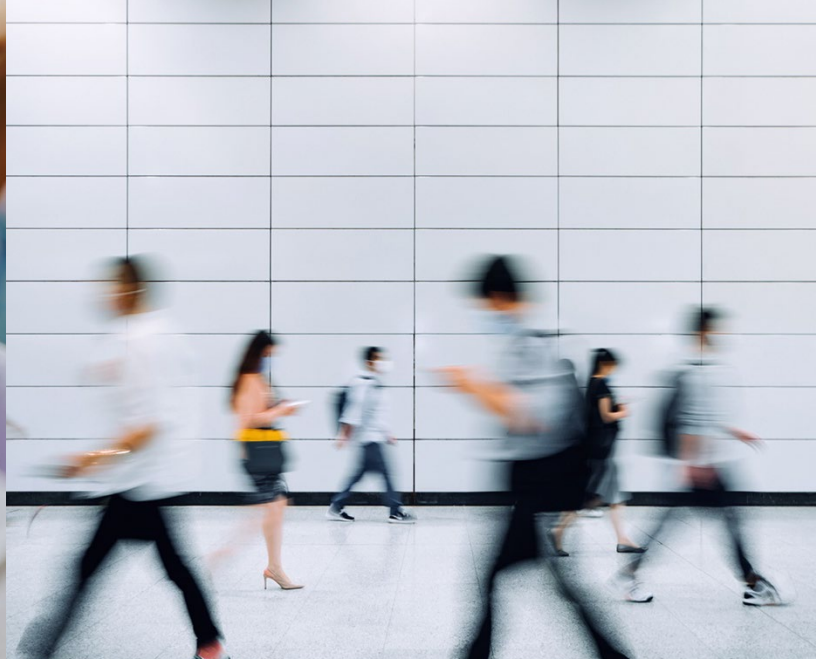




Ameriflex Resources

*Flexible Spending Account / Dependent
Care Flexible Spending Account / Limited
Purpose Flexible Spending Account /
Commuter Benefits*

2026 Plan Year



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Welcome to Ameriflex

We're excited to be your partner in health savings. We designed this guide to help you get the most out of your benefits and show you where to go if you need help or have questions. From tracking your account balance and spending, to using your card and understanding eligible expenses, you'll find everything you need to manage your account with ease.

To assist with your transition to Ameriflex, we have created this FAQ document to help answer frequently asked questions. If you need additional assistance, please contact our Participant Services Team.

Debit Cards

Q: When should I expect a new Ameriflex Debit Card? **A:** Debit cards will take 7-10 business days to be delivered once enrolled. Cards come in plain white envelopes, so be on the lookout.

Q: How many cards will be issued? **A:** One debit card per participant will be issued. If you need additional debit cards for your dependents, you will need to add your eligible dependents via the participant portal and then a new debit card will automatically be issued for any dependent over the age of 18.

Claims Submission

Q: What is the process for submitting claims and what is the anticipated turnaround time for the review and reimbursement? **A:** Claims can be submitted through our online participant portal, via the mobile app, via email, or by regular US postal mail. Once the claim is received, the expected turnaround time is 3-5 business days for the claim to be processed. After the claim is processed, please allow another 1-2 business days for the reimbursement to be issued via check or direct deposit.

Q: What are the methods for reimbursement? **A:** All participants are automatically set up for Check reimbursement. If you wish to change your reimbursement method to direct deposit, you can do so directly in the participant portal.

Q: Is there a minimum dollar amount for claim reimbursement if being paid via check? **A:** There is no minimum reimbursement amount.

Q: What is the process for a recurring expense claim? **A:** This is available on Dependent Care plans: you may submit a claim for your entire annual election along with a contract from your daycare provider, or the provider can manually sign your claim form. Once the claim is submitted and approved, our team will place the claim "On hold" and auto-reimburse amounts as you receive contributions into your account.

GREAT NEWS: Ameriflex offers a feature we call the Card Swipe Guarantee, where we work to auto-verify your transactions so you will not receive requests to submit documentation. As long as you use your debit card for eligible expenses at eligible providers' offices, we will do the rest of the work.

Register for Your Participant Portal

Q: When will I be able to log in and set up an account on the mobile app and/or the website or call the customer service line? **A:** As soon as you are enrolled, you will receive an email notification. Once you receive that notification, you will be able to set up your account via our online portal or mobile app.

Q: What can I do in the participant portal? **A:** You can check your balance, order replacement cards for yourself and your dependents, submit claims for reimbursement, update your reimbursement method, review account status and transaction history, and more.

Q: Does Ameriflex have Participant Service Assistance? **A:** We sure do. You can reach us via chat, email, and phone calls.

Help Center and Support

Your satisfaction is our top priority, and our team of experts are ready to help whenever you need it. The Help Center is the best place to go for quick answers to your questions and more information about your account.

You can access the Help Center at myameriflex.com/HelpCenter.

The Ameriflex Participant Services team is available Monday - Friday:
7:00 AM to 8:00 PM CST and Saturday: 9:00 AM to 1:00 PM CST.

Call: 888.868.3539

Email: service@myameriflex.com

Live Chat: myameriflex.com

Flexible Spending Account

As part of your employer's benefit plan, you have the option to enroll in a flexible spending account (FSA) to save money on out-of-pocket healthcare expenses. Participating in an FSA is an easy way to pay for everyday health needs and unexpected medical emergencies.

What is an FSA?

An FSA is a tax-advantaged spending account for healthcare expenses. When you enroll in an FSA, you will choose an amount to contribute, tax-free, to pay for thousands of eligible expenses. Whether it's \$1 or the IRS maximum of \$3,400, you will have the flexibility to choose a contribution amount that you're comfortable with and makes sense for your situation. Your total contribution will be available to you on the first day of the plan year, providing a safety net should you need that money right away.

Eligible Expenses

You will get a [debit card](#) linked to your FSA that can be used for expenses such as:

- Prescriptions
- Over-the-counter medicine
- Glasses, contacts, and LASIK
- Dental services and procedures
- Copays and deductibles
- Flu shots
- And [much more](#)

Grace Period

This is a 2.5 month period that immediately follows the end of the plan year in which you can submit claims for reimbursement using remaining FSA funds from the previous plan year.

Account Management and Customer Support

You can manage your account online at myameriflex.com or by downloading the Ameriflex mobile app. Both provide easy access to your account balance, transaction history, status of reimbursements, order replacement cards, and more.

For account-related questions, contact the Ameriflex Participant Services team at service@myameriflex.com, Monday - Friday: 8:00 AM to 9:00 PM EST and Saturday: 10:00 AM to 2:00 PM EST.

What to Expect and How to Submit Documentation for an Expense

Due to the tax-advantaged nature of your account, the IRS has guidelines in place to ensure that purchases made with the account are for eligible medical, dental, or vision expenses. As the administrator of your account, Ameriflex has controls in place to ensure you and your employer are always in compliance with IRS regulations.

The Ameriflex Debit Mastercard® will attempt to auto-verify all transactions instantly using stored copays provided by your employer. If the transaction cannot be auto-verified at the point of purchase, this is normally because the merchant's payment terminal can't distinguish if the transaction was for an eligible or ineligible service. It's important to note that most dental and vision charges will require documentation to verify the service was not cosmetic related.

If Ameriflex cannot auto-verify your expense, you will receive a notification asking for additional documentation such as an itemized receipt, Explanation of Benefits (EOB), or a letter of medical necessity. The documentation should show: name of the person who received the service or for whom the item was purchased, date(s) of service or purchase, the services that were rendered, name of the provider, and total cost of the expense. Please note that a standard credit card terminal receipt is not an acceptable form of documentation.

If you receive a request for additional documentation to verify an expense, complete the following steps on your desktop, tablet, or mobile device using the Ameriflex app.

1. Log into your Ameriflex account.
2. Locate the transaction that requires additional documentation.
3. Click Add Documents next to the specific transaction.
4. A new window appears.
5. Locate and select the documentation you'd like to upload. This can be a picture from your mobile device.
6. Follow the remaining window prompts on your screen to complete the uploading process.

Flexible Spending Account

An account for setting aside tax-free money for healthcare expenses

Adding a flexible spending account (FSA) to a benefits program can help employers save on FICA taxes while giving their employees a benefit that helps them pay for everyday healthcare expenses.

How it Works

Employees who enroll in an FSA can experience tax savings on qualified expenses such as copays, deductibles, prescriptions, over-the-counter drugs and medications, and thousands of other everyday items. Employers receive FICA tax savings for every employee who participates.

Employee Savings Example

Annual Gross Pay: \$40,000

Yearly FSA Contribution: \$2,500

Tax Deductions (25%): 9,375

Take-Home Pay without FSA: \$30,000

Take-Home Pay with FSA: \$30,635 (\$635 increase in take-home pay)

Benefits for Employers

- No payroll taxes due on the amounts employees contribute to the FSA
- Helping employees save money on their everyday medical expenses can aid in employee retention and recruitment

Benefits for Employees

- For every dollar an employee contributes to an FSA, that's one less dollar they're being taxed on from their income.
- Employees can prepare for upcoming medical expenses or unexpected emergencies
- User-friendly online account and mobile app makes it easy for employees to manage their benefits

2026 FSA Contribution Limits

- \$3,400

Industry's Only Complimentary FSA Guarantee

If participants spend more than they contribute, resulting in a net aggregate loss in the employer's plan, Ameriflex will refund the difference back to the employer.

Card Swipe Guarantee

One-of-a-kind in the industry, the Ameriflex Card Swipe Guarantee® is a feature offered to all Ameriflex FSA and HRA customers where Ameriflex will take on the compliance liability around documentation. Our advanced technology allows us to ensure that participants' FSA and HRA-eligible card transactions will go through without requiring them to submit further documentation.

Employers who adopt a 100% "risk" mindset often sacrifice the employee experience. The Card Swipe Guarantee® acknowledges that the constant pursuit of expense receipts mainly causes frustration for employees and HR staff, and seeks a balance between risk and convenience. It automatically verifies 99% of claims at the point of sale through healthcare-only rails and standards, eliminating the need for paperwork for the vast majority of legitimate expenses and reducing the documentation burden on employees and HR teams. For the small percentage of claims that cannot be verified, Ameriflex supports the employer and answers any questions that may arise.

MyPlanConnect

MyPlanConnect is an additional feature you can add to your FSA program. It connects your employees' FSA transactions with their insurance Explanation of Benefits (EOB). If the card transaction matches the employee's EOB, MyPlanConnect will prepare the claim and allow the employee to request reimbursement without the need to submit additional documentation. This saves employers time by reducing questions regarding claims and the number of challenges regarding claim eligibility.

How does it work?

Step 1: Your employees connect their insurance plans.

Step 2: Our system pulls data and pre-fills forms.

Step 3: Participant reviews and requests reimbursement.

Rollover and Grace Period

A rollover allows participants to carry up to \$680 of unused FSA funds to the next plan year. A grace period gives participants an extra 2 ½ months after the close of the plan year to incur expenses using their remaining FSA funds.

Dependent Care Account

With a dependent care account (DCA), you can contribute up to \$7,500 pre-tax per year to use on a child dependent under the age of 13 or dependents who are unable to care for themselves. Unlike a Flexible Spending Account, DCA funds can only be used as they are deposited into your account.

Eligible Expenses

You may be reimbursed only for care that enables you to work, go to school full-time, or look for work on a full-time basis. DCA funds can be used on expenses such as:

- Tuition for licensed daycare facility
- Preschool
- After-school programs
- Elder care
- Summer day camps
- In-home dependent care services

Account Management and Customer Support

You can manage your account online at myameriflex.com or by downloading the Ameriflex mobile app. Both provide easy access to your account balance, transaction history, status of reimbursements, order replacement cards, and more.

For account-related questions, contact the Ameriflex Participant Services team at 888.868.3539, Monday - Friday: 7:00 AM to 8:00 PM CST and Saturday: 9:00 AM to 1:00 PM CST.

Limited Purpose FSA

Set aside tax-free money for dental and vision expenses

How it Works

A limited purpose FSA (LPFSA) is a special type of FSA that allows people to set aside tax-free money to pay for eligible dental and vision expenses. What makes an LPFSA unique is that it can be used in conjunction with a health savings account (HSA).

Benefits for Employers

- No payroll taxes due on the amounts employees contribute to the LPFSA
- Foster a healthier workforce by helping employees pay for their routine dental and vision expenses

Benefits for Employees

- For every dollar an employee contributes to a LPFSA, that's one less dollar they're being taxed on from their income.
- Employees can participate in an LPFSA and HSA together, allowing them to save and grow their HSA balance, while using the LPFSA to pay for everyday expenses.
- User-friendly online account and mobile app makes it easy for employees to manage their benefits

Eligible LPFSA Expenses

- Vision exams
- LASIK
- Contact lenses and solution
- Glasses
- Teeth cleaning
- Dentures
- Dental x-rays, crowns, fillings, and orthodontia work
- Dental and vision copays and deductibles
- And more

2026 LPFSA Contribution Limits

\$3,400

Commuter Reimbursement Account

Save money on your work-related transit and parking expenses. If you commute to work or rely on parking services, you have the option to enroll in a commuter reimbursement account (CRA) to experience tax savings on your transit and parking expenses.

What is a CRA?

A CRA is an account that allows you to set aside pre-tax money to pay for qualified work-related transportation and parking expenses. A CRA comes in different options: a transit account and a parking account. You can contribute up to \$340 a month to a transit and/or parking account, and you can change your monthly contribution any time should your commuting needs change.

Eligible Expenses

CRA funds can be spent on qualifying expenses such as:

- Transit passes
- Commuter highway vehicles
- Parking expenses, including reservations through SpotHero

Account Management and Customer Support

You can manage your account online at myameriflex.com or by downloading the Ameriflex mobile app. Both provide easy access to your account balance, transaction history, status of reimbursements (applies only to parking expenses*), order replacement cards, and more.

For account-related questions, contact the Participant Services team at service@myameriflex.com, Monday - Friday: 8:00 AM to 9:00 PM EST and Saturday: 10:00 AM to 2:00 PM eST.

*As of January 2016, the IRS does not process manual claims for transit expenses; any expense for transit must be paid for with your Ameriflex card at the point of sale. Parking expenses, however, can be reimbursed up to 180 days prior to the expense being incurred.