



Health Care FSA

Want an easy way to save 30% or more on medical expenses for you and your family?

A Health FSA can save many people over \$600 each year.*

Q. How does it save me money?

Eligible employees may elect up to \$2,850** in 2022 to set aside pre-tax for medical expenses. By avoiding taxes on those funds, many families may save 30% or more, which can easily save you over \$600 per year.

Q. What expenses are eligible for reimbursement?

The account can be used for medical expenses for yourself, your spouse, or your children up to age 26. You can enroll whether you are on your employer's medical plan or not. NOTE: If you also have a Health Savings Account (HSA), your FSA will be limited to dental and vision expenses only.

Examples of Commonly Eligible Expenses:

- Commonly Eligible – Doctor and hospital bills, prescription drugs, eye exams, glasses and contacts, dental checkups and procedures, many over-the-counter medicines and supplies, chiropractic care, and more!
- Not Eligible – Cosmetic products or procedures, expenses for services that occurred before the plan year starts, over-the-counter vitamins (unless prescribed)

Q. How will I spend the funds or be reimbursed?

You can submit claims for fast reimbursement online, with our BPC Benefits Mobile App, or with paper. Direct deposit reimbursement will occur within 1 or 2 business days.

Q. What happens to any leftover money?

This depends on the specifics of your plan. There is always some potential to forfeit unused funds from an FSA election, so it's always wise to elect carefully. Some plans do include features like a \$500 rollover or 2^{1/2} month grace period that can lower the risk of losing funds. Check your plan SPD or contact BPC for details!

*Actual savings will vary depending on the amount you elect and your applicable federal and state tax rates

** Certain plans utilize lower maximum elections.

More questions? Visit www.bpcinc.com to learn more!

Take advantage of pre-tax savings by participating in Health Savings Accounts (HSAs) and save on out-of-pocket healthcare expenses. With a Health Savings Account, you can pay for eligible expenses such as doctor's office co-pays, prescription drugs, eyeglasses, over-the-counter supplies, expenses applied to the deductible of your health insurance and much more with your pre-tax income.

Expenses for your spouse or tax-dependent child(ren) are eligible, even if they are not covered on your health plan.

Common Health Savings Account Uses

- Doctor Visits
- Copayments, Coinsurance, and Deductible Expenses
- Glasses, Contact Lenses, Contact Lens Cleaner
- Dental Expenses (excluding cosmetic)
- Prescriptions
- Orthodontia
- Mileage for Medical Services
- Drug or Substance Abuse Treatments
- Acupuncture
- Arch Supports
- Breast Pumps
- Chiropractor Fees
- Durable Medical Equipment
- Fertility Treatments
- Hearing Aids
- Massage Therapy (if medically necessary)
- Psychiatric Care
- Insurance Premiums for Qualified Long Term Care Insurance (within certain limits)
- COBRA Health Care continuation coverage
- Health Care coverage while an individual is receiving unemployment compensation
- For individuals over age 65, the Employee share of Employer – sponsored Retiree Health Insurance
- Prosthesis
- Bandages
- Blood Pressure Monitor
- Diabetic Supplies
- Cancer Screenings
- CPAP Machines
- Lasik Surgery
- Dentures
- Flu Shots
- Pregnancy Test Kits
- First Aid Kits
- Heat and Ice Packs
- Neck, Wrist, Knee Braces
- Thermometers
- Wheelchairs
- For individuals over age 65, premiums for Medicare (Premiums for Medicare supplemental policies are NOT qualified medical expenses for a Health Savings Account)
- And More! Please check your BPC Employer Specific Website or www.FSASStore.com for more eligible expenses.



Maximize Your Income And Save Tax Dollars
By Enrolling In A Health Savings Account!





Powerful, yet pocket-sized

management tool for your consumer-driven health accounts.

Use the BPC Benefits Mobile App for real-time account access, instant claims submission and faster reimbursement with direct deposit. Learn more at www.bpcinc.com/mobile-app.



Download the BPC Benefits Mobile App from the Apple App Store or Android Marketplace today!

BPC

ON-DEMAND ACCESS

- Get real-time account balances on the spot
- View recent transactions and details
- Snap receipt photos and upload
- Enter and submit claims
- Communicate with BPC Specialists
- Receive SMS account alerts

THE BPC ADVANTAGE

- Comprehensive benefits administration from an award-winning firm
- Innovative benefit products that give your company and employees a competitive advantage
- Economical and affordable tax-savings solutions
- Saving on your current benefit administration costs

BPC

Flex | Cobra | HRA | HSAs | 401(k)

877-272-8880

www.bpcinc.com

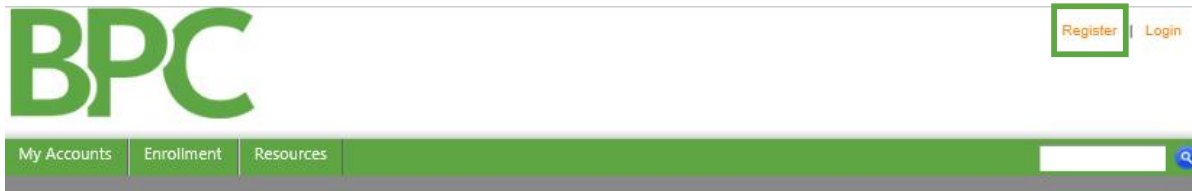


Web Portal/Mobile App Registration Instructions

Use the BPC web portal or mobile app (search “BPC Benefits” in your app store) to manage every aspect of your account on the go! Instructions below are designed for the online portal, but the same basic steps also apply if registering on the mobile app.

Step 1: Go to bpc.wealthcareportal.com and click “Register” in the upper-right corner.

If you are on a mobile device click on “Register” upon opening the app.



Step 2: Enter your personal information in the fields provided. Your **Employee ID** and **Registration ID/Employer ID** can be found at register.bpcinc.com

Register

STEP 1 > STEP 2 > STEP 3 > STEP 4

| | | |
|--------------------|----------------------------------|---|
| Username * | <input type="text"/> | Username must be between 9 and 15 characters long alphanumeric value |
| Password * | <input type="password"/> | A valid password must contain between 8 and 16 characters. A password must contain 3 of the following types of characters: <ul style="list-style-type: none">• AN UPPER CASE LETTER• lower case letter• Special Character (% , ! , @ , etc.)• A number |
| Password Strength | | A password cannot contain: <ul style="list-style-type: none">• The same character repeating 3 or more times• The word "password"• The username• Spaces |
| Confirm Password * | <input type="password"/> | |
| First Name * | <input type="text"/> | |
| Initial | <input type="text"/> | |
| Last Name * | <input type="text"/> | |
| Email * | <input type="text"/> | |
| Employee ID * | <input type="text"/> | Employee ID was assigned by your Administrator and could be your Health Plan Member Number, Social Security Number, an ID provided by your Employer or an alternate ID created by your Administrator. If you do not know your ID or were not provided an ID, please contact your Administrator. |
| Registration ID * | Employer ID <input type="text"/> | |
| | <input type="text"/> | |

Step 3: Setup security questions and answers

Please be sure to document this information, including your username, for future reference.

Note: BPC cannot access your password or the answers to your security questions

Step 4: Verify all of your information, and submit!

Forget something? – You can retrieve your username by clicking next to “Forgot Your Username” or your password by entering your username, hitting Continue, and then clicking “Forgot Your Password?”