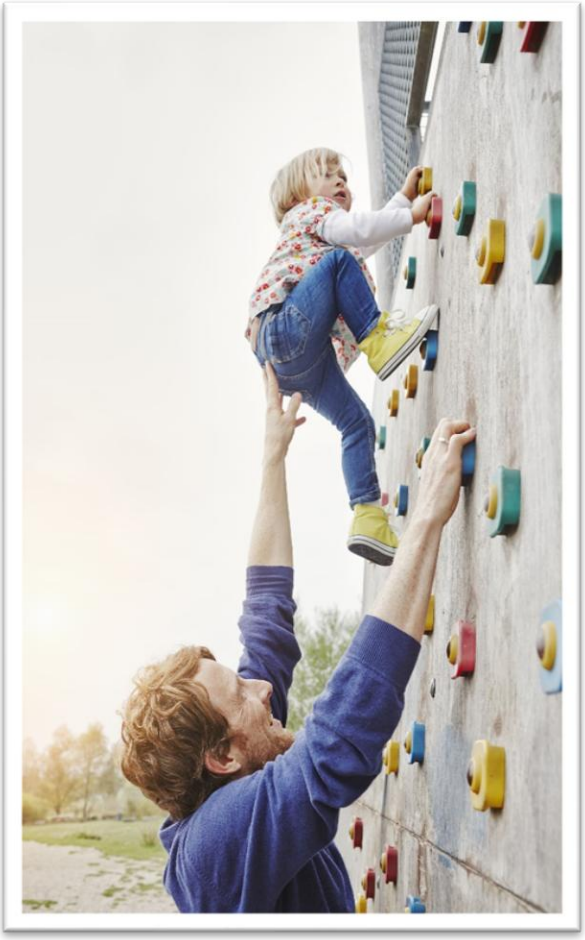
SCHALMONT CSD OVERVIEW

Presented by: Benetech, Inc.



IS A FLEXIBLE SPENDING ACCOUNT (FSA) RIGHT FOR YOU?

- It **saves you money**. An FSA is an employer-sponsored savings account that allows you to put aside money tax-free that can be used to pay for qualified medical and daycare expenses.
- It is a **tax-saver**. Contributions to your FSA are made with pre-tax dollars. Since your taxable income is decreased by your contributions, you pay less in taxes.
- It is **flexible**. You can withdraw **health FSA funds** at any time for **qualified medical expenses**, even if it's only the beginning of the year and you haven't contributed the entire yearly amount yet.

WHAT ARE THE DIFFERENT PLANS?

- Health FSAs offer an option for setting aside money to use for qualified medical expenses. These accounts offer a convenient way to prepare for out-of-pocket medical expenses while saving on taxes. In addition, you can use your health FSA to pay not only for your medical expenses, but also for the medical expenses of your spouse and dependents. The maximum amount you may contribute is **$3,400.**
- Dependent Care FSAs allow you to contribute pre-tax dollars to pay for qualified dependent care. The maximum amount you may contribute each year is **$7,500** (or **$3,750** if married and filing separately).

- *2027 Medical FSA Limits have not yet been released by IRS*

WHAT YOU NEED TO KNOW

- You can have both plans, Healthcare and Dependent Care, but they must be kept separate (funds from one account cannot be used to reimburse expenses that are eligible under the other account).
- It requires **careful planning**. FSAs operate under a use-or-lose rule, meaning that if you don't use the money in your FSA by the end of the plan year, you lose it. Some employers, however, may offer a grace period or allow you to carry over.
- It requires **proof**. You must fill out all the necessary forms and show receipts for FSA-eligible purchases in order to be reimbursed.
- All dental and vision claims, and certain medical claims, must be substantiated. You will need to provide a receipt to verify the expense per the IRS.
- If the debit card is used for a nonmedical expense or you cannot provide documentation when requested, the claim will be denied, and you will have to pay the amount out of your own pocket.

For additional FSA information, visit:
https://support.benetechadvantage.com/portal/en/kb/fsa-hra-hsa-administration/general

Benetech
benefits • payroll • hr

SCHALMONT CSD OVERVIEW

Presented by: Benetech, Inc.

USE THE FSA ACCESS ON THE GO!



Provides Additional Timing-Saving Options

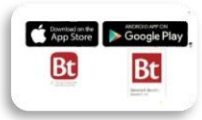
- View claims requiring receipts; we encourage you to actively manage your account using the Consumer Portal at https://benetech.lh1ondemand.com/ or the Mobile App
- Submit medical FSA claims
- Take a picture of a receipt and submit for a new or existing claim

Easy, Convenient & Secure

- Simply login to the app using the same health benefits website username and password (or follow alternative instructions if provided)

Connects You with the Details

- Check available balances 24/7
- View account details
- Click to call or email Customer Service



Learn more, click to the link: Benetech FSA/HRA/HSA Mobile App - Install and Log In

HOW DO I ENROLL?

- Even if you signed up last year, you must re-enroll for 2027.
- Enroll online from **November 1 -30, 2026** at **https://Benetech.lh1ondemand.com/Login.aspx?sec=BEI-0163**
  - Existing members use current logon and password
  - New members use group registration code: **BEI-0163**
    - No online enrollments will be allowed after **November 30, 2026**

QUESTIONS?

Please direct all questions regarding the FSA to:

Benetech, Inc. • Email: flexinfo@benetechadvantage.com • Phone: (518) 283-8500

For additional FSA information, visit:
https://support.benetechadvantage.com/portal/en/kb/fsa-hra-hsa-administration/general

Benetech
benefits · payroll · hr