

# Flexible Spending Account Q & A

## What is a Flexible Spending Account?

A Healthcare Flexible Spending Account, or "FSA," is a pre-tax, prefunded account that you can use to pay for eligible medical, dental, and vision care expenses. Your full election amount is available the day your plan starts, so your pre-tax payroll deductions are essentially repaying your election amount.

## How do I access account information, file a claim or submit a requested receipt?



### Your Consumer Portal

Visit <https://kabelparticipant.lh1ondemand.com>  
Log in with your User ID and Password



### Mobile App

Download the Mobile App from your app store  
To find the app, type the following in the app search:  
KBSFLEX



### Call or email the Flex Team

515-224-9400  
[flexteam@kabelbiz.com](mailto:flexteam@kabelbiz.com)

## Why do I need to provide receipts for some transactions?

When you use your Benefit card, the provider is paid at the time the Benefit card is swiped. However, to remain compliant with the IRS, sometimes we must request receipts to ensure that the expense paid for is an eligible expense. If a transaction isn't a copay amount that your employer has provided to us, the system will generally request a receipt, invoice or EOB.

## What information must be included on my receipts?

The documentation must be an explanation of benefits (from your insurance company), or a detailed bill or receipt that clearly states:

- Patient's name
- Provider's name
- The date when services were provided, or item was purchased
- The service provided, or item purchased
- Dollar amount

*Note: Debit or credit card receipts are not acceptable, as these do not provide all the required information.*

## How can I access my account to see my balance and my transactions?

To access your full account details, visit  
<https://kabelparticipant.lh1ondemand.com>.

## How can I find out what expenses are eligible?

You can use your account to pay for a variety of healthcare products and services; the IRS determines which expenses are eligible. Some expenses are eligible with a detailed receipt, while other expenses require a detailed receipt along with a Letter of Medical Necessity issued by a licensed physician, or a prescription from your doctor. For a full eligibility list, visit <https://fsastore.com>.

## How long do I have to use my funds?

Plan rules do vary, so check your online account for start dates, final service dates and final filing dates to ensure eligibility. (Always go by the date of service, not payment dates, for eligibility.) FSA's are subject to a "use it or lose it" rule, meaning any unused funds at the end of the plan year are forfeited.

## Is orthodontia eligible under the Flex Plan?

Yes. The down payment can be claimed when incurred, and requires a copy of the contract from the orthodontist to be processed. Then the monthly payments can be claimed each month and may span multiple plan years. A copy of the monthly coupon booklet or a monthly statement from the orthodontist must be submitted.

## What if I terminate my employment prior to the end of the plan year?

You will have 60 days after your termination date to submit claims that you incurred prior to separation. You will not receive back any funds left unclaimed; those funds will be forfeited.

## Am I allowed to make changes to my FSA mid-year?

If you have a qualifying event such as a marriage, divorce, birth, adoption, annulment, death of a spouse or a legal separation, you may be allowed to make changes within 30 days of the event. Check with your employer for details.

