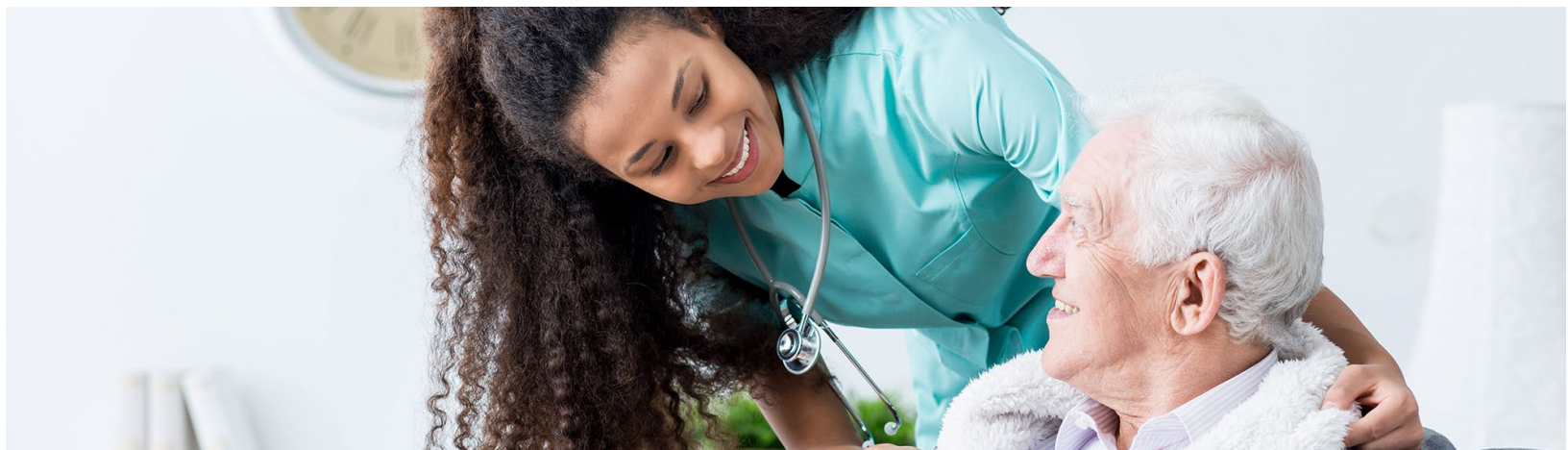


# Healthcare FSA

A pre-tax account used to pay for out-of-pocket medical, dental and vision services.



## Overview

Even with insurance, healthcare expenses can add up. A Healthcare FSA is a pre-tax benefit account used to pay for out-of-pocket medical, dental and vision services for you and your family. This employer-sponsored benefit allows you to put away pre-tax dollars to pay for eligible expenses. By contributing from your pre-tax income you'll save on federal, state and FICA taxes.

## How does it work?

- 1 Enroll** during your open enrollment period, or mid-year if you are new to the company or have experienced a change in family status. Keep in mind that elections cannot be changed unless you have a qualifying event and unused funds may be forfeited at the end of the year. Check your plan's Summary Plan Description for full details on plan rules.
- 2 Access** your full annual election amount at any time after the effective date of your enrollment. Contributions will be made conveniently through payroll deductions spread evenly throughout the year.
- 3 Spend** your funds easily using the Benny Debit Card to deduct expenses directly from your account. If you are not able to use the Benny Debit Card, simply submit a claim and upload your receipt online for reimbursement from your account. Sentinel reimburses claims every Friday and can automatically deposit to your bank account.

- 4 Manage** your account online at [sentinelgroup.com](https://www.sentinelgroup.com) or on-the-go using our mobile app. Your online account allows you to check account balances, file a claim, view account history and more

## What does it cover?

- Prescription drug co-payments
- Health plan deductibles and co-insurance
- Doctor and emergency room co-payments
- Contact lenses, eyeglasses and LASIK surgery
- Out-of-pocket dental expenses
- Over-the-counter medicines

## Get the answers you need

- ✓ Access our online Help Center 24/7 at [help.sentinelgroup.com](https://help.sentinelgroup.com).
- ✓ Connect with us online at [sentinelgroup.com](https://www.sentinelgroup.com). Select "I am an Individual" and click the Contact Us button to reach us via chat or email, or request a call back.
- ✓ Call us Monday - Friday from 8:00am - 7:00pm at (888) 762-6088.