



What is an FSA?

An FSA is a Flexible Spending Account that allows you to set aside money for eligible expenses on a pre-tax basis. There are two types of Flexible Spending Accounts available: a healthcare account and a dependent day care account.

An FSA is a smart way to save!

An FSA can help reduce your taxes and increase your take-home pay – giving you extra dollars for the things you really want.

Healthcare accounts

A healthcare account reimburses you for out-of-pocket medical, dental, prescription or vision services, such as deductibles, co-pays, co-insurance and over-the-counter (OTC) items. However, OTC medicines and drugs require a written prescription from your doctor in order to get reimbursed.

Healthcare expenses

Eligible expenses:

- Medical and dental deductibles, co-pays and co-insurance
- Prescriptions
- Hospital expenses
- Certain over-the-counter items (OTC)
- Selected durable medical equipment
- Orthopedic devices
- LASIK surgery, eye glasses, contact lenses
- Saline/cleaning solutions
- Hearing aids and batteries
- Bridges, dentures, crowns, orthodontic care
- Chiropractic expenses/co-pays
- Insulin, syringes for insulin

Ineligible expenses:

- Anti-bacterial soaps
- Dandruff or dry skin treatments
- Teeth bleaching or mouthwash
- Suntan/sunscreen lotion
- Cosmetic surgery
- Dietary and herbal supplements
- Childbirth classes

A letter of medical necessity may allow some of these expenses to be eligible

Over-the-Counter expenses

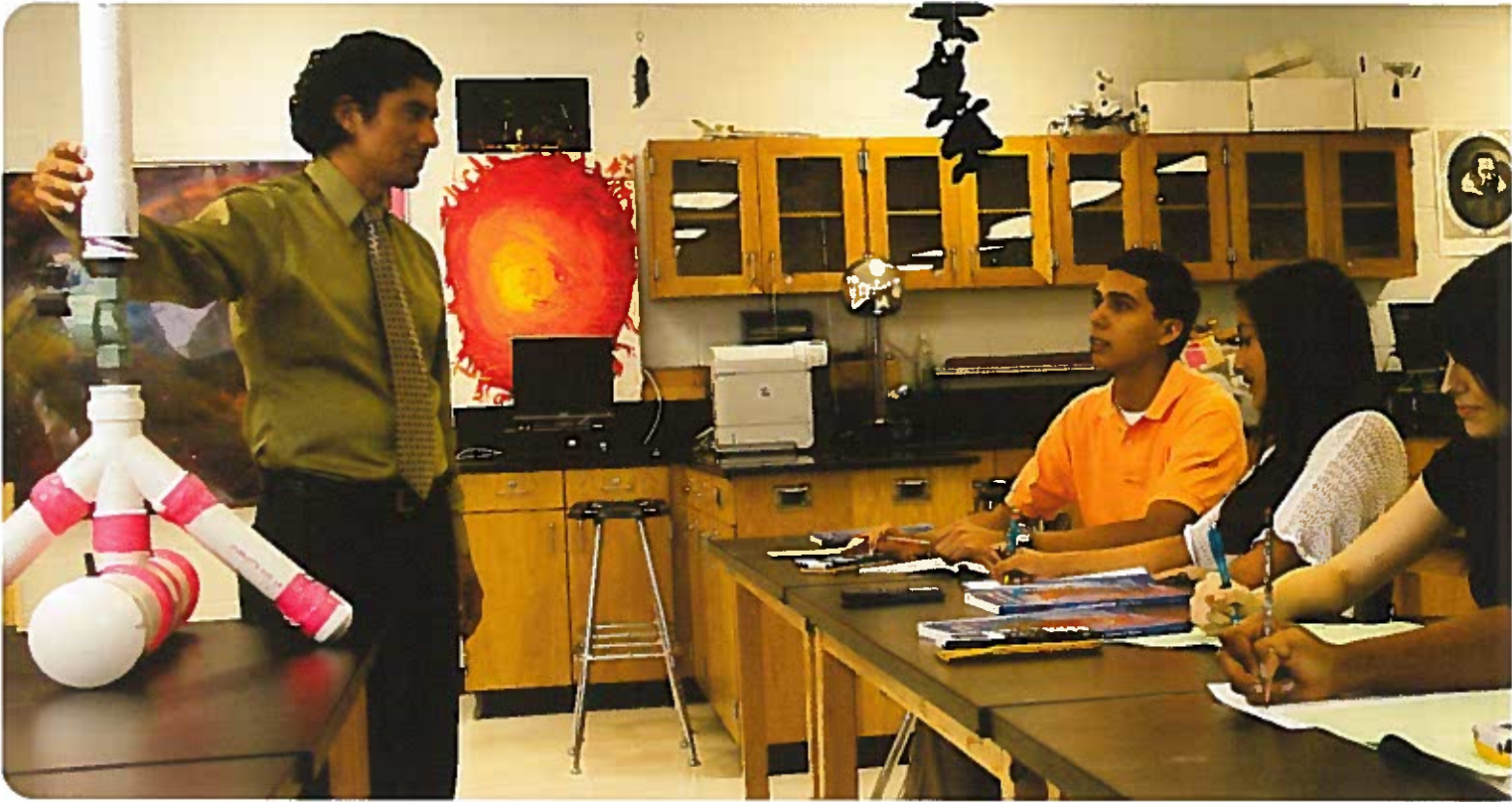
OTC drugs and medicines requiring a prescription:

- Acid controllers
- Allergy and sinus
- Antibiotic products
- Antidiarrheals
- Anti-gas
- Anti-itch and insect bite
- Anti-parasitic treatments
- Baby rash ointments/creams
- Cold sore remedies
- Cough
- Cold and flu
- Digestive aids
- Feminine anti-fungal/anti-itch
- Hemorrhoid preps
- Laxatives
- Motion sickness
- Pain relief
- Respiratory treatments
- Sleep aids and sedatives
- Stomach remedies

OTC items eligible without a prescription:

- Band aids
- Birth control
- Contact lens solutions and supplies
- Elastic bandages and wraps
- First aid supplies
- Reading glasses

View a detailed listing of eligible expenses at horacemann.healthhub.com.



Determining your contribution

Start by reviewing your expenses from the prior plan year using the table below. Then estimate the amount that you will incur for eligible healthcare expenses during the plan year. The amount that will be deducted from your paycheck each pay period can be determined by dividing your annual contribution by the number of pay periods (e.g., 12, 24 or 26) in your plan year.

How to estimate medical expenses

	Last year's expenses	This year's projected expenses
Insurance deductibles		
Medical/dental/prescription co-payments		
Over-the-counter items		
Dental expenses		
Eyeglasses and contacts		
Routine examinations		
Transportation to/from provider		
Non-cosmetic surgery		
Total expenses for year		
Divide total by the number of regular pay periods		
Amount to enter in election form		

Dependent day care accounts

A dependent day care account reimburses you for expenses such as day care, before and after school programs, nursery school or preschool, summer day camp and even adult day care.

Dependent day care expenses

Eligible expenses:

- Licensed day care provider
- In-home provider as long as the care provider is not your child under age 19, or someone you claim as a tax dependent
- Summer camps (not overnight)
- Tuition through preschool
- Before and after school care (under age 13)

Ineligible expenses:

- Tuition expenses for kindergarten and beyond
- Overnight camps
- Child care expenses for a child 13 or older (unless disabled)
- Child care expenses for night-time babysitting
- Child care expenses while you are on an extended leave of absence
- Care provided by your child under age 19 or someone you claim as a tax dependent

Determining your contribution

Start by reviewing your expenses from the prior plan year using the table below. Then estimate the amount that you will incur for eligible dependent day care expenses during the plan year. The amount that will be deducted from your paycheck each pay period can be determined by dividing your annual contribution by the number of pay periods (e.g., 12, 24 or 26) in your plan year.

How to estimate dependent care expenses

	Last year's expenses	This year's projected expenses
Infant/toddler		
Preschool		
Before/after school care		
School half days		
In-service days (child not in school)		
School holidays		
Other dependent care		
Total expenses for year		
Divide total by the number of regular pay periods		
Amount to enter in election form		

View a detailed listing of eligible expenses at horacemann.healthhub.com.

Logging in to HealthHub

- At horacemann.healthhub.com, select [Employee Account Login](#).
- Enter your [Username & Password](#) and click [Login](#).
- If you are a new participant, click on [Register Now](#) and enter your member ID (which is your Social Security Number) and click home zip code, then click [Register](#).
- Create a username and password, then re-enter password to confirm.
- Select a security question and answer.
- Enter your email address twice and click [Confirm](#).

Filing a claim

- At horacemann.healthhub.com, select [Employee Account Login](#).
- Enter [Username & Password](#) and click [Login](#).
- Click on [File a Claim](#) under *Quick Links*. Then select [Pay Me](#) to reimburse yourself or select [Pay Them](#) to pay your provider directly.

If you selected Pay Me:

- Enter your claim information: type of expense, date of expense and the amount of expense. To add additional claims, select [Add Another Claim](#).
- Once you have entered in all of your claims, click [Next](#).
- Confirm all expense details, then click [Next](#). To make changes, click [Previous](#).
- Choose to fax or upload your documentation. If you select “Fax”, please send the form and itemized receipts to 866-932-2567. To “Upload,” your documentation must be in PDF format.
- To add additional documents, click on [Add Additional Document](#).

- Check the [Signature Box](#) at the bottom of the page to sign your claim.
- Click [Submit](#). If you signed up for *eNotify*, you’ll receive a confirmation email once your claim has been processed.

If you selected Pay Them:

- Select your payee from the drop down menu and click [Next](#) or add a new payee by selecting the + symbol.
- If you are adding a new payee, complete all required fields, click [Save](#), then click [Next](#).
- Enter your contact number; statement date and invoice number (if applicable), name and any comments you may have, then click [Next](#).
- Fill in your claim information and click [Next](#).
- Verify that your payee and payment information and the amount is correct and click [Next](#).
- Choose to fax or upload your documentation. If you select “Fax”, please send the form and itemized receipts to 866-932-2567. To “Upload,” your documentation must be in PDF format.
- If you have enrolled in *eNotify*, you will receive a confirmation email once your claim has been processed.





PayFlex Mobile™

You'll have real-time access to your FSA account wherever you go.

The Mobile Application is accessible on iPhone®, BlackBerry® and Android™ smartphones.

1. Log in online and click on the **Consumer Center** to find PayFlex Mobile™. Here you can view a full listing of smartphones that support the Mobile Application. If you do not have a HealthHub® username and password, please visit horacemann.healthhub.com to register.
2. Download the **Payflex Mobile™ Application** to your phone from the app store of your mobile service provider.
3. Log in to your account on your mobile phone using your HealthHub® username and password.

Real-time access to account information

As the account holder, you will have 24/7 access to your account information.

1. Account balances
2. Claims processed
3. Transaction details

Benefit plan information when you need it

The Mobile Application gives you access to relevant health plan information as well as a listing of eligible expenses, so you can make informed healthcare decisions at the time of service.

Messaging and alerts

Rely on the Mobile Application to help keep your account active! You'll receive important account updates to let you know the status of your account and when action may be required.

Submit a claim right from your phone

Take "paperless" to the next level with our Mobile Application, which allows you to submit a claim on the go. Using your phone's camera, simply take a picture of your receipt and upload.

Security is our priority

PayFlex® is able to provide you a secure mobile platform in which you may access your personal account information. Login information for the Mobile Application has the same secure credentials as our website.

Whom to contact for assistance

If you're having issues downloading from your carrier's app store, you will need to contact them directly for assistance. For all other issues, you may contact the Customer Service team at 877-533-0220, 7 a.m. – 7 p.m., Monday – Friday and Saturday 9 a.m. – 2 p.m. CT.



For more information

Please refer to your Flexible Benefit Election Form or your employer's Summary Plan Description for more detailed information regarding your flex plan. Since this is a tax savings arrangement, you may want to consult your tax advisor before making a final decision about the flex plan.

Your connection to horacemann.healthhub.com

Customer service

Phone: 877-533-0220

Hours: Monday - Friday, 7 a.m. - 7 p.m. CT

Saturday, 9 a.m. - 2 p.m. CT

Submitting a claim

Online: Login to horacemann.healthhub.com > select File a Claim

Fax: 402-231-4310

Mail: PayFlex Systems USA, Inc.

P.O. Box 3039

Omaha, NE 68103

Learn more by visiting horacemann.healthhub.com>My HealthHub Resources.

We're here for educators

In addition to offering flexible benefit plan services, Horace Mann can provide you with:

Insurance:

- Auto
- Home
- Renter
- Life
- Flood
- Mortgage protection
- Disability income

Financial services:

- Retirement planning assistance
- College funding
- 403(b) annuities (tax-deferred annuities or TDAs)
- Traditional IRA (Individual Retirement Annuity)
- Roth IRA
- Rollovers and/or transfers of IRAs, TDAs or other retirement savings

Flexible benefit plan services administered by PayFlex Systems USA, Inc.



HealthHub® Debit Card

The HealthHub® card provides a simple way to spend the money in your HealthHub® account. It is similar to a debit card since it electronically accesses the money loaded onto the card when used to pay for eligible expenses. All you need to do is **select** your eligible item, **swipe** your card, and **save** your receipt!

Benefits of using the card

- Immediate payment of your expenses from your HealthHub® account
- Increases your personal cash flow
- No claim filing due to point-of-sale approval
- Ease of use of your pre-tax funds

How does the card work?

As you incur eligible expenses, you simply present your card for payment and select “credit” (if available). The system will then validate that you have funds available to cover the transaction and automatically deduct the amount from your HealthHub® account. Once your card transactions have been processed, you can view them online at horacemann.healthhub.com via the Financial Center.

It's spending made simple . . .

Select your eligible item.

Swipe your card.

Save your receipt!

Where can I use the card?

You can use your card at qualified merchants where MasterCard® is accepted. Qualified merchants include physician and dental offices, hospitals, mail order prescription vendors, hearing and vision care providers, as well as discount stores, grocery stores, and pharmacies, provided the merchant has implemented an inventory information approval system (IIAS) or other IRS-approved system.



What can I purchase with the card?

You can use the card to pay for eligible healthcare expenses such as co-pays, prescriptions, vision and hearing products and much more! To view a detailed listing of eligible expenses, go to horacemann.healthhub.com, click on **Employee Account Login** and select **Eligible Expense Items** on the top navigation bar before logging in.

Can I use the card for online purchases?

Yes, you can use your card to purchase eligible expenses online. Through HealthHub's Consumer Center, you can buy items such as glasses, contacts, prescription drugs, durable medical equipment and certain over-the-counter items using your HealthHub® card. If an item is not identified as “FSA eligible”, you will need to use a form of payment other than your HealthHub® card.

HealthHub® card delivered to your doorstep

Quick tip: if you are a new participant or your card has expired, your card will be mailed to you in a plain, white envelope before the beginning of your plan year.

Select “credit” to spend and save

Quick tip: make sure to select “credit” when using your HealthHub® card.

Access your account balance

Quick tip: log in to horacemann.healthhub.com to view your available balance on **My Dashboard**.



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Founded by Educators for Educators

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Save your receipts and Explanation of Benefits (EOB)

Quick tip: documentation may be requested to comply with IRS regulations.

Solve card troubles quickly online

Quick tip: if your card isn't working, log in to horacemann.healthhub.com to view your available balance and any alert messages indicating that you have claims requiring substantiation.

Spending made simple for the family

Quick tip: order additional cards for your spouse and/or dependent by logging into horacemann.healthhub.com and selecting [Manage My Debit Cards](#).

Keep your card active

Quick tip: if you receive a Request for Documentation letter or see an alert message on horacemann.healthhub.com, respond promptly by uploading a detailed receipt or EOB.

Check your card's expiration date

Quick tip: your card is valid for a five-year period as long as you remain an active participant. When your card expires, we will mail you a new card prior to the beginning of the plan year.

Replace lost or stolen cards

Quick tip: contact Customer Service as soon as possible at 877-533-0220.

More Questions?

Quick tip: customer service representatives are available at 877-533-0220, 7 a.m.-7 p.m., Monday – Friday and Saturday 9 a.m.-2 p.m. CT.

Request for Documentation letters

If you see an alert message on horacemann.healthhub.com for *claims requiring substantiation* OR receive a Request for Documentation letter, this means you are required to provide documentation to verify that you used your card to pay for an eligible item or service, as regulated by the IRS. If you happen to pay for a healthcare expense that is based on an estimate of what you owe, documentation will be requested by us to ensure you are not being overcharged.

The preferred documentation is an Explanation of Benefits from your insurance provider, as it provides the information needed to verify the expense and the exact amount you owe for the service(s). Keep in mind; you have three options for responding to the letter.

How to respond to a Request for Documentation letter

Select one of the following options:

- 1) Upload, fax or mail an itemized receipt OR Explanation of Benefits (EOB) for the transaction(s) listed;
- 2) Upload, fax or mail an itemized receipt or EOB for another eligible item incurred during the plan year (Note: this option is only available if the item has not been previously reimbursed for OR paid for with your HealthHub® card); OR
- 3) Send a personal check or money order for the expense for which you are unable to provide documentation.

If you choose to fax or mail documentation, make sure to include a copy of your Request for Documentation letter.

Please note, if you do not respond to the alert message or letter, your card will be *temporarily deactivated* until you provide the requested documentation or payment. If your card becomes inactive, you can still pay for eligible expenses with another form of payment and submit a claim for reimbursement. However, you cannot use your card until you do one of the options listed above.