



# 2024 Flex Annual Open Enrollment

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EMPLOYEE RESOURCE GUIDE



# Your Allied Flexible Spending Account (FSA)

## WHAT IS A FLEXIBLE SPENDING ACCOUNT (FSA)?

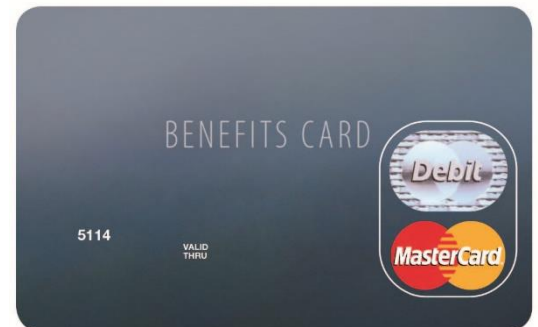
A Flexible Spending Account, or an FSA, is a special account that allows you to set aside pre-tax money directly from your company paycheck to cover certain out-of-pocket costs.

There are two types of FSAs:

1. **Healthcare FSA** - Covers out-of-pocket healthcare expenses, such as copayments, deductibles, some drugs, and more.
2. **Dependent Care FSA** - Covers costs associated with caring for children, a disabled spouse, elderly parents or other dependents while working or attending school full-time.
3. **Transportation Reimbursement** – Covers qualified transportation expenses required for work for up to \$270 per month.

## HOW IT WORKS

Once you are enrolled in the Flex plan, you will receive an Allied Flex Debit Card. This debit should be used to pay for any covered FSA expenses, and will automatically deduct funds from your Allied Flex Account. All spending activity, account balances and claims can be easily viewed by logging into your Member Portal Account on [AlliedBenefit.com](http://AlliedBenefit.com).



## WHAT CAN FLEX BE USED FOR?

- Deductibles
- Coinsurance
- Office visit co-payments
- Prescriptions
- Physical exams
- Chiropractic care
- Birth control pills
- Physical therapy
- Medical supplies and first aid kits
- Preventative care
- Routine gynecological exams
- Menstrual products
- Over-the-counter medications
- Dental exams, fillings, crowns, and x-rays
- Orthodontia
- Eye examinations
- Eyeglasses and contact lenses

\*For a complete list of FSA eligible expenses, refer to [IRS Publication 502](#) or the [FSA Store](#).

# Flex Plan Highlights

Contribution limits, provisions, and claim submission deadlines

## Health Flexible Spending Account

- \$3,050 individual IRS maximum.
- **\$610 Rollover Provision** – your employer has adopted the IRS rule allowing you to carry over up to \$610 of unused flex funds remaining at year end to be used for qualified medical expenses incurred the following year. Unused funds over \$610 will be forfeited.

## Dependent Care Flexible Spending Account

- \$5,000 household IRS maximum.
- **Grace Period** – your employer has adopted the IRS rule allowing you to submit claims incurred two and a half (2 ½) months after the plan year ends (March 15, 2025).

## Transportation Flexible Spending Account

- \$300 max per month

## Claim Submission Deadline –*Health FSA and Dependent Care FSA*

- All 2024 flex claims must be submitted by March 31, 2025.
- All claims submitted after this three (3) month extension will be denied or applied to the new flex plan year if incurred dates apply..
- **Use it or Lose it Rule** – IRS regulations require that any money left in the account after this deadline will revert back to the plan.

## Allied Flex Debit Cards – *Health FSA Only*

- Flex debit cards are automatically issued to all participants at no cost.
- Flex debit cards are good for three (3) years. Make sure to confirm the expiration date listed on the card.
- Additional debit cards for a spouse or dependent(s) may be requested at no cost.
- All dependent and spousal cards that should remain active for the 2024 plan year must be specified on the 2024 enrollments; otherwise, they will become inactive.

## Direct Deposit Reimbursement

- Designate convenient payments directly to your preferred bank account.

# Your Allied Member Portal

Access information about your Flex Plan by logging into your Member Portal on AlliedBenefit.com.

**Don't have an account yet? Get started in three simple steps:**

1. Go to **www.AlliedBenefit.com** and click **Register** at the top left.



2. Enter in the required information and click **Submit**.

WEBSITE ACCOUNT REQUEST

First name

Last name

Group number

SSN or UID

Date of birth

Email address

Confirm email

**SUBMIT**

3. Once submitted, you will receive an email from [notifications@alliedbenefit.com](mailto:notifications@alliedbenefit.com) to complete your account set up.