

Dependent Care Flexible Spending Account (DC-FSA)

Login Site:

MyAccounts.hsabank.com



GETTING STARTED WITH YOUR DC-FSA



Access your account online to view current balance information, set up or update your profile, review account activity, and manage your healthcare expenses. To register your online account, go to **MyAccounts.hsabank.com**, click on “Create your new username and password,” and follow the prompts. Funds in your DC-FSA are not available to you until they are deducted from your paycheck. Before submitting a claim, check your DC-FSA balance to be sure you have sufficient funds to cover it.



Your HSA Bank Health Benefits Debit Card will arrive in a separate mailing. Please note that in order for your card to be authorized, your dependent care provider must have a Merchant Category Code (MCC) for a child care provider. Otherwise, you will also need to submit a receipt for the claim to be verified and processed for payment.



To order a second, free HSA Bank Health Benefits Debit Card for a dependent (such as your spouse); simply add them as a dependent on the Member Website. To do so, navigate to the Profile tab, click on “Add Dependent¹,” and then click on “Issue Card.”



Go Paperless! We encourage you to elect to receive statements, notifications, and alerts electronically by providing your email address or mobile phone number. The Statements & Notifications page on the Member Website outlines all the documents and notifications available².

NEED ADDITIONAL ASSISTANCE?



At HSA Bank, we are committed to providing you with superior service. That’s why we offer live phone support 24 hours a day, seven days a week. Simply call 1-833-228-9352 to speak with a representative.





FAQS FOR THE NEW MEMBER

Can I change my election or stop contributing money to my DC-FSA at any time during the plan year?

Once you enroll in a DC-FSA, you cannot change your election amount except in the case of a qualifying event. Qualifying events may include changes in status that affect eligibility of dependent care expenses (e.g., birth of a child or a child's attainment of age 13), changes in the cost of care and/or providers, and changes related to the Family and Medical Leave Act (FMLA) unpaid, job-protected leaves. For a list of qualifying life events, visit <https://oneusgconnect.usg.edu/>

Who is eligible for a DC-FSA? What is considered an IRS-qualified expense under a DC-FSA?

The following are eligible for a DC-FSA:

A tax dependent under age 13. Your child must be under 13 for the full year or you can only submit for expenses up to when your child turns 13.

Any other tax dependents living with you, such as a spouse or elderly parent, **physically or mentally incapable of self-care.**

For more information and a list of IRS-qualified expenses, visit <https://www.irs.gov/pub/irs-pdf/p503.pdf>

How do I access my dependent care funds?

Dependent care funds are deposited to your account following each payroll deduction. When you incur a qualified expense, you may file a claim to be reimbursed from your account. This can be done online, through the mobile app, or by using a paper claim form. For some childcare expenses, you also have the option to use your HSA Bank Visa® Health Benefits Debit Card.

Do my Dependent Care FSA dollars expire?

All USG FSA plans have a 2.5 month grace period. This means you can continue to incur eligible expenses through March 15th and file for reimbursement through March 31 of the following year. If you have any unused funds at the end of this time, those funds will be forfeited. Plan carefully and know your balances and filing deadlines.

1. Dependents must be over the age of 18 years for a card to be issued.

2. It is your responsibility to regularly review your account, and to contact us immediately if you notice any discrepancies in your account activity.

3. While the HSA Mobile app is free to download, message and data rates may apply. Check with your mobile services provider for any charges that may apply for data usage on your mobile device. Please refer to the Online Services Agreement for further details regarding HSA Bank Mobile banking services.

Do I need a receipt?

Yes, you will need a receipt that shows the date of service, provider name, amount, recipient, and description of services to file a claim, as well as to "substantiate" your card transaction. Once we have reviewed your documentation and "substantiated" a card expense, future transactions during your plan year for the same amount with the same provider will not need further receipts. You may also set-up recurring DC-FSA payments by completing the form on the HSA Bank Member Website.

How do I use my card to pay for DC-FSA expenses?

In order to use your debit card to pay dependent care expenses, you must have sufficient funds available to cover the entire transaction. If you swipe your card for an amount above what you have in your account, the transaction will be denied. Please use the Member Website or mobile app to check your available balance.

The dependent care "purse" on your HSA Bank Health Benefits Debit Card is configured to only be accepted at merchants that are coded as child care providers. Payments to schools (even for eligible after-school expenses) will likely decline unless the school has a separate Merchant Category Code (MCC) for aftercare. In this case, you would simply pay your provider and submit a claim through our website or mobile app.

How often are reimbursements made?

Claims are processed on a daily basis. Once your claim has been processed and approved, payment will be issued to you via check or direct deposit. If you elect to receive a check, please allow extra time for delivery through the postal service.

Does HSA Bank have a mobile app³?

Yes, HSA Bank Mobile offers real-time access for all your account needs – like checking account balances, filing claims, and tracking expenses – 24 hours a day, seven days a week. Download it today at Google Play or the App Store.

Can I set up direct deposit for receiving my reimbursements?

Yes, you can receive your reimbursements more quickly by signing up online for direct deposit to your external, personal checking or savings account. On the Home Page, under the Profile tab, click Banking on the left. Select Add Bank Account, enter your bank account information, and click Submit.

