Flexible Spending Account Plan Highlight

What is a Flexible Spending Account?

A Flexible Spending Account (FSA) lets you set aside a certain amount of each paycheck into an account - before paying income taxes. During the year, you will have access to this account for reimbursement of eligible medical expenses not covered by insurance. You may also have the option to set aside pre-tax dollars to reimburse eligible dependent care and commuter expenses (if allowed in the Plan).

How Does It Work?

You can contribute up to your plan's maximum for each benefit offered in the FSA. To do so, simply make your annual elections during your Plan's Open Enrollment Period. As a reminder, you must actively enroll in your FSA each Plan Year.
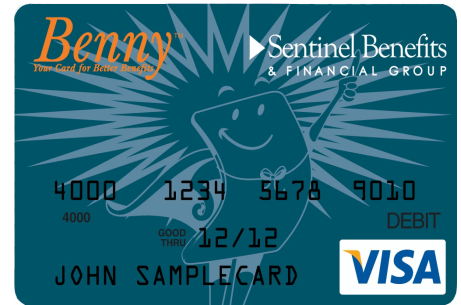
Benefit Options	Benefit Maximum	Deadline to Incur Expenses	Deadline to Submit Claims
Dependent Care	$5,000	9/12	9/28
Health FSA	$2,700	6/30	9/28

Your plan allows a rollover of up to $500 for Health FSA funds remaining at the end of the Plan Year.

What is the Sentinel Benny Card?

The Benny Card is a Pre-Paid VISA card that allows you to pay for eligible FSA expenses at the point-of-sale. These cards can be used wherever VISA is accepted. Your Benny Card is valid for 3 years. If you continue to participate in the FSA, simply keep your card and your new balance is reloaded each year!

It's simple: The card eliminates out-of-pocket expenses and reduces the need to file a claim. And the best part - it's free!

How Do I Establish My Online Account at www.sentinelgroup.com?

Logging into your secure online account is simple! Visit our website at **www.sentinelgroup.com** and click on "I am an Individual." From the Login dropdown box then select "FSA, HSA, HRA, Commuter Accounts." Once you are on the login page click on "Create your new username and password" under "New User?"

Manage your account online
sentinelgroup.com

Call the Service Center at
888-762-6088

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