

Reimbursement Account Guide

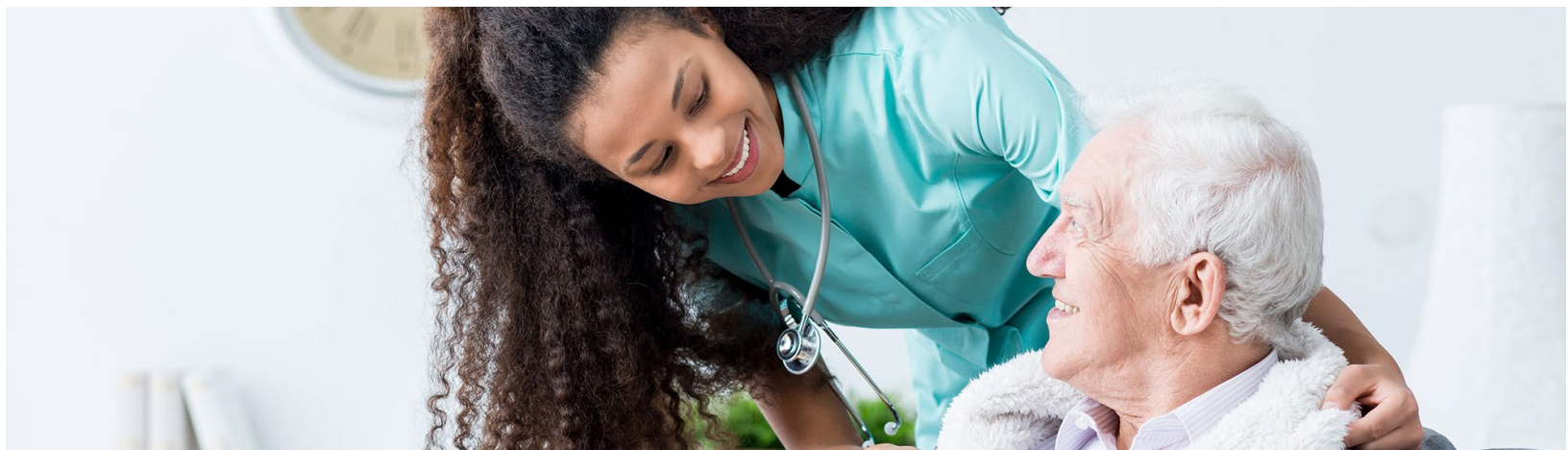
FLEXCHOICE

This guide is designed to help you get the most out of your Sentinel Account.



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.
- ✓ 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 8:00am–6:00pm at (888) 762-6088.

Know Your Health Care FSA: What's Eligible & What's Not

Eligible Health Care Expenses

Caring for the Handicapped

- › Service dog
- › Special education for the blind
- › Tuition at special school for handicapped

Child Birth & Well-Being

- › Breast pumps & lactation supplies
- › Birthing/Lamaze
- › Childbirth expenses (physician, hospital, etc.)
- › Midwife services

Dental

- › Bridges
- › Crowns (non-cosmetic)
- › Dentures and care products
- › Exams and teeth cleaning
- › Fillings
- › Gum treatment
- › Implants
- › Occlusal guards
- › Oral surgery
- › Orthodontia
- › Root canals
- › X-Rays

Family Planning

- › Condoms
- › Fertility treatments
- › Oral contraceptives
- › Pregnancy test kit
- › Tubal ligation
- › Vasectomy
- › Abortion

Hearing

- › Hearing aid devices and batteries
- › Hearing exams
- › Telephone for the hearing impaired

Lab Exams & Tests

- › Blood tests
- › Body scans
- › Cardiographs
- › Cholesterol testing
- › Laboratory fees
- › Mammograms
- › Radiology
- › Urine/stool analysis
- › X-Rays

Medical Equipment

- › Artificial limb/prosthetics
- › Asthma flow meters
- › Autoette/wheelchair
- › Blood pressure monitors
- › Blood sugar test kit/strips
- › Custom orthotic
- › Diabetic Supplies
- › Glucose kits, monitors and testers
- › Heart rate monitors
- › Medic-alert bracelet
- › Nebulizers/Vaporizers
- › Prosthesis
- › Syringes

Medical Procedures

- › Acupuncture
- › Breast reconstruction surgery (following mastectomy due to disease)
- › Operations (non-cosmetic)
- › Organ donor's medical expenses
- › Surgical fees

Miscellaneous

- › Ambulance service
- › Co-insurance and co-pays
- › Deductible eligible expenses
- › Hospital services
- › Insulin
- › Transportation expenses incurred for the rendering of medical services

Routine or Preventative Care

- › Flu shots
- › Immunizations/Vaccinations
- › Physical exams

Specialists

- › Chiropractor
- › Dermatologist
- › Osteopath
- › Psychiatrist/Psychologist

Therapy

- › Alcoholism treatments
- › Drug dependency treatments
- › Physical therapy
- › Smoking cessation programs
- › Speech therapy

Vision

- › Artificial eyes
- › Contact lenses & cleaning solutions
- › Eye examinations
- › Eye surgery
- › Eyeglasses
- › Laser eye surgery/LASIK
- › Prescription sunglasses
- › Seeing eye dog and its upkeep

Over-the-Counter

- > Allergy medicine
- > Antacids/acid reducers
- > Anti-itch creams
- > Antihistamines
- > Bandages
- > Cold and Flu medicine
- > Cough suppressants
- > Cold sore/fever blister ointments
- > Callous and corn removers
- > Crutches
- > Cushions, pads, arch supports
- > Eye drops
- > First-Aid kits
- > Gauze and gauze pads
- > Heating pads
- > Hot/cold packs
- > Hydrogen Peroxide
- > Incontinence supplies for adults
- > Laxatives
- > Medical tape
- > Menstrual care products
- > Pain relievers
- > Pedialyte for child's dehydration
- > Rubbing alcohol
- > Sunscreen (SPF 15+)
- > Supports and braces
- > Thermometers
- > Toothache/teething gels

Ineligible Health Care Expenses

- > Christian Science practitioner*
- > Compression hosiery* (for treatment of varicose veins)
- > Cosmetic Surgery/Procedures
- > Dancing/Exercise/Fitness Programs*
- > Diaper Service
- > Doula*
- > Electrolysis
- > Exercise Equipment/Personal Trainers
- > Fiber supplements*
- > Glucosamine/Chondrotin*
- > Hair Loss Medication
- > Hair Transplant
- > Handicap automobile modifications*
- > Health Club Dues*
- > Herbal supplements*
- > Humidifier*
- > Insurance Premiums and Interest
- > Lactation consultant*
- > Language training for disabled child*
- > Laser hair removal
- > Lead-based paint removal*
- > Long-Term Care Premiums
- > Marriage Counseling
- > Massage*
- > Maternity Clothes
- > Mentally handicapped or disabled person's cost for special home*
- > Nutritionist*
- > Orthopedic shoes* (to the extent the cost exceeds that of normal shoes)
- > Prenatal vitamins*
- > Psychoanalysis*
- > Special food/beverage* (cost difference from regular food purchase)
- > Special formula*
- > Stem cell harvesting*
- > Swimming Lessons
- > Teeth Bleaching or Whitening
- > Vitamins or nutritional supplements*
- > Weight-loss program*
- > Wig*

For more information call (888) 762-6088,
or visit www.sentinelgroup.com.

Expenses marked with an asterik () are "potentially eligible expenses" that require a Note of Medical Necessity from your health care provider to qualify for reimbursement.

Note: This list is not meant to be all-inclusive. For a full list please refer to IRS Code Section 213(d).



Dependent Care FSA



Overview

Being a working parent or guardian comes with significant financial responsibility. A Dependent Care Flexible Spending Account (FSA) is a pre-tax benefit account used to pay for the care of your child or other qualified dependent while you are working. Paying for these expenses using pre-tax funds can add up to some big tax savings.

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 Build** your account balance through payroll deductions withheld from each paycheck. Funds become available as deductions are deposited to your FSA account.
- 3 Get reimbursed** for qualified expenses by submitting claims online. Sentinel reimburses claims every Friday and can automatically deposit to your bank account. Please note, a tax ID number is required for all providers when submitting claims. If your provider accepts the Benny Debit Card simply swipe your card to deduct expenses directly from your account up to your current available balance.

- 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?

- ✓ Day care
- ✓ Pre-school
- ✓ After-school care
- ✓ Summer day camp
- ✓ Elder care
- ✓ Care for disabled dependents of any age

Get the answers you need

- ✓ Access our online Help Center 24/7 at help.sentinelgroup.com.
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Your Dependent Care FSA: What's Eligible & What's Not

Eligible expenses under a Dependent Care FSA are defined as those that enable the participant or the participant's spouse to work or to look for work. For purposes of a Dependent Care FSA plan, a "qualified dependent" must be under the age of 13, unless mentally or physically handicapped. Per IRS regulations, the service provider cannot be an individual under the age of 19 whom a personal tax exemption may be claimed and/or a child of the participant or spouse.

Eligible Dependent Care Expenses

- ✓ After-school care or extended day programs
- ✓ Babysitters (not for social events)
- ✓ Caregivers for a disabled spouse or dependent who lives with the participant
- ✓ Child care centers that care for six or more children and that meet the IRS's definition of a qualified day care center
- ✓ Day camps
- ✓ Household expenses provided that a portion of such expenses is incurred to ensure a qualifying dependent's well-being and protection
- ✓ Nursery schools
- ✓ Transportation services provided by the dependent care provider
- ✓ Elder care for taxable dependents
- ✓ Au pair
- ✓ Nanny
- ✓ Pre-school (through pre-K)

Ineligible Dependent Care Expenses

- ✓ Babysitting for social events
- ✓ Educational expenses
- ✓ Expenses deducted from personal income tax return (dependent care)
- ✓ Kindergarten
- ✓ Overnight Camps
- ✓ K-12 Tuition



For more information call (888) 762-6088, or visit www.sentinelgroup.com

Important Note: A tax ID number (EIN or SSN) is required for all service providers when submitting claims for reimbursement.

Your Online Account

Managing your account is easy using Sentinel's online consumer portal. To register your account go to [sentinelgroup.com](https://www.sentinelgroup.com). From the login dropdown menu, select "FSA, HSA, HRA, and Commuter Accounts." Once you are on the Login web page, click "Get Started" in the New User section. Enter the required information and press "Next."

Your online account enables you to:

- ✓ File a claim online
- ✓ Upload receipts and track expenses
- ✓ View up-to-the-minute account balances
- ✓ View your account activity, claim history and payment (reimbursement) history
- ✓ Report a lost/stolen card and request a new one
- ✓ Update your personal profile information
- ✓ Change your login ID and/or password
- ✓ Download plan information, forms and notifications

For a step-by-step online account overview and video tutorial visit [help.sentinelgroup.com/help/navigating-your-online-account](https://www.help.sentinelgroup.com/help/navigating-your-online-account).

Home

The **Home** page is easy to navigate:

- The **I Want To...** section contains the most frequently used features, including filing a claim.
- Easily view your account balance in the **Accounts** section of the home page.
- The **Quick View** section graphically displays some of your key account information.
- The **Tasks** section alerts you to action required on your account.
- Easily review **Recent Transactions** directly from the home page.

Profile

From your **Profile** page, you can do the following:

- Update your personal information
- Add dependents
- Set up your reimbursement preference
- Manage your Sentinel Benefits Card
- Change your login information

To access your Profile menu, click the arrow next to your name at the top of the page. For profile update instructions visit [help.sentinelgroup.com/help/update-your-personal-information---fsahra](https://www.help.sentinelgroup.com/help/update-your-personal-information---fsahra).

Accounts

For an overview of your accounts, select **Account Summary** from the Accounts menu at the top. To view your full account activity, select **Account Activity** from the Accounts menu at the top. Use the drop-down menu to toggle back-and-forth between multiple accounts. Claims and payment details may also be accessed through the Accounts menu.

Tools & Support

Visit the **Tools & Support** page to:

- Access plan forms
- View detailed benefit plan information
- View helpful tips and quick links

Statements & Notifications

The **Message Center** displays alerts and relevant links that enable you to stay in the know including:

- Receipt reminders
- Account statements
- Direct deposit confirmations
- Denial letters

Click the **Update Notification Preferences** link in the Message Center to enable email and text alerts and stay informed about account activity including:

- Claim activity
- Payments Issued
- Debit card status changes

For additional information visit [help.sentinelgroup.com/help/updating-your-notification-preferences-fsahsa](https://www.help.sentinelgroup.com/help/updating-your-notification-preferences-fsahsa).

Mobile App

Our mobile app provides account information at your fingertips. View account activity, check balances, file claims and more! Scan the QR code to download the Sentinel (FSA, HSA, HRA) Mobile App.



Sentinel Group Benefits Card

As participants, you can use your Sentinel Group Benefits Card to easily pay for eligible expenses directly from your account! When you use your card, the transaction automatically reduces your account balance so you don't have to pay out of pocket or wait to be reimbursed. Additionally, in most cases you will not need to submit any documentation of your activity to Sentinel for your expense to be approved.

How do I activate the card upon receipt?

The Sentinel Group Benefits Card can be activated by calling the number located on the sticker on the front of the card when it is first received. Even though you will receive two cards, you only have to call once to activate both. They will be available for use within 24 hours of activation.

Why did I receive two cards?

You are issued two cards so you can choose to make the second card available for a spouse or dependent. Both cards come in your name, but since the debit card is signature-based, your spouse or dependent just needs to sign the back of the card and it is their card to use.

Will I receive new cards every year?

No, your Sentinel Group Benefits Card is good for three years. Elections for subsequent plan years will be added to your existing card. New cards will automatically be issued and mailed to you prior to the existing card's expiration date.

How do I request new or additional cards and/or report a missing debit card?

From the **Home** page, hover over **Accounts** and select **Banking/Cards** from the **Profile** section. Under the Debit Cards column, click **Report Lost/Stolen or Order Replacement** and follow the instructions.



Your card can be used as either "Debit" or "Credit." In order to use the card as a "Debit," you must establish your own PIN by calling the number located on the card and walking through the setup instructions.

Will I be required to substantiate a debit card claim and how will I be notified?

Backup documentation may be needed to substantiate a claim upon adjudication of a debit card swipe. If Sentinel has an email address on file, we will send you an email and the password for this secure document will be the last 4 digits of your debit card. Otherwise, we will send you a letter via mail. You must provide the receipt for the eligible expense or payment in lieu of receipt. This is why it is important to always hold on to your receipts when using your debit card. For more information visit help.sentinelgroup.com/help/request-for-more-information.

Important Note: All debit card transactions will initially display as "Receipt Needed" in your online account. No action is required unless you receive a request for documentation via email or regular mail.

Why did I receive a request for additional documentation?

Sentinel is required to verify the eligibility of each claim, even those processed using a debit card. If the card transaction details provided at the time of purchase do not identify the purchase as an eligible expense you must provide a receipt showing the claim is eligible. For instructions visit help.sentinelgroup.com/help/uploading-claim-documentation.

What needs to be included on the receipt?

In order to approve your claim, documentation must include the following information:

- ✓ Date service was rendered
- ✓ Description of service or item
- ✓ Name of service provider
- ✓ Your out-of-pocket cost

What happens if I don't provide a receipt?

If you do not provide a receipt confirming eligibility of the debit card purchase in a timely manner, your debit card will be suspended pending resolution. If a receipt cannot be provided or the purchase is deemed an ineligible expense, you will be required to repay the claim amount before your debit card can be reactivated. For repayment instructions visit help.sentinelgroup.com/help/online-claim-repayment.

Submitting Claims

If you pay out-of-pocket for an eligible expense, submitting a claim request online or via mobile app is the quickest and easiest way to be reimbursed. Filing claims electronically allows you to upload your required substantiation (receipts, EOB, etc.) and eliminates the need for paper forms.

Online Claim Filing

1. On the **Home** page under the **I Want To...** section, select **Reimburse Myself** to request reimbursement to yourself or **Pay a Provider** to pay a third party directly from your account.
2. The claim filing wizard will walk you through the request, including entry of information, providing payee details and uploading a receipt.
3. For submitting more than one claim, click **Add Another** from the **Transaction Summary** page.
4. When all claims are entered in the **Transaction Summary**, agree to the terms and conditions, then click **Submit** to send the claims for processing.
5. The **Claim Confirmation** page will display. You may print the **Claim Confirmation Form** as a record of your submission.

For additional information and video tutorial visit help.sentinelgroup.com/help/submitting-an-online-claim.

Mobile Claim Filing

Our mobile app includes the ability to file new claims and submit receipt images all from your mobile device. You can submit a claim, take a photo of your supporting documentation, and attach the image to the claim. Download our mobile app using this QR code.



Reimbursement Timeline

Any claim received in good order by 5 p.m. ET on a Wednesday will be paid out the following Friday (as long as claim is approved). Times vary during holiday weeks.

Eligible Expenses

You can access a list of eligible expenses by visiting the Help Center at help.sentinelgroup.com or through your online account by logging in and choosing the Tools & Support option at the top of the screen.

Documentation Requirements

In order to approve your claim, documentation must include the following information:

- ✓ Date service was rendered
- ✓ Description of service or item
- ✓ Name of service provider
- ✓ Your out-of-pocket cost
- ✓ Name of the person receiving the service
- ✓ Tax ID # or SSN of service provider for Dependent Care claims

For more information visit help.sentinelgroup.com/help/what-information-is-required-for-claim-to-be-approved.

Important Note Regarding Claim Approvals:

Providing a credit card receipt or bank statement is not an acceptable form of documentation - all expenses must be itemized. You should keep all receipts or other substantiation in case of an audit of your personal tax return.

Direct Deposit

Get your money faster by signing up for direct deposit of your reimbursements. Just look for the direct deposit sign-up link in the Task section of your online account home page. For instructions visit help.sentinelgroup.com/help/adding-direct-deposit-information.

Expense Tracker

To view and manage all expense activity in one place, use the Expense Tracker. On the **Home** page, choose **Expense Tracker** from the **Accounts** menu. The Expense Tracker provides you with an easy-to-use consolidated view of expenses for ongoing management of expenses, claims, and card transactions. Easily filter expenses by clicking on the filter options on the navigation pane on the left side of the screen or by clicking on the field headers within the Expense Tracker. You can search for specific expenses using the search field on the bottom left side of the screen. Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the upper left side of the page.

Why should I use the Expense Tracker?

The Expense Tracker allows you to import and store expenses that can potentially be reimbursed through your plan. It serves as a “virtual shoebox” to store expense information and receipts that can be referenced in the future, either for your own tracking or for submission as a claim.

How do I add an expense to the Expense Tracker?

1. From the **Expense Tracker**, click on the **Add Expense** button on the upper left side of the page.
2. Complete the expense detail fields. You can even upload a copy of the receipt and add notes for your records.
3. Once the expense has been added to the Expense Tracker, you can pay the expense, if desired.

Can I request payment for an expense from the Expense Tracker?

You may process payments/reimbursements for unpaid expenses directly from the **Expense Tracker** page. Expenses will be categorized and payment can be initiated for unpaid expenses by clicking on the button to the right of the expense details.

1. Simply choose which expenses you would like paid and you will be presented with the eligible accounts from which you can initiate payment.
2. When you click **Pay**, the claim details from the Expense Tracker will be pre-populated within the claim form. Review and edit the claim details as needed.
3. You will have the option to either request a reimbursement to yourself or, pay the provider.

How do I edit an existing expense in the Expense Tracker?

You can edit expense details for all claim statuses directly from the **Expense Tracker** page.

1. Expand the claim details by clicking on the expense line item from the Expense Tracker.
2. You will be presented with options to add expense notes, update the expense details, mark the expense as paid/unpaid, or remove the expense from the Dashboard.

For additional information on the Expense Tracker visit help.sentinelgroup.com/help/expense-tracker.



Rules, Rights & Information

Is there a deadline for spending my money?

Yes, you must use the funds in your account for reimbursement of qualified expenses by the end of the plan year plus any available grace period (if applicable). Expenses are only eligible if the service occurred within the plan year and/or grace period. Claims must be filed by the end of the runout period. Consult the Summary Plan Description for specifics about your plan. For help locating your plan deadlines online visit help.sentinelgroup.com/help/how-long-do-i-have-to-submit-my-claims.

If I do not use up all of the money I elected for the year, do the remaining funds carry over to the next year?

It depends. Some employers have elected the carryover provision for the Health FSA benefit. If this is the case, your Health FSA funds will roll over from one plan year to the next (up to the IRS carryover limit). Please note that Dependent Care FSA benefits do not roll over. It is important during your election period to make an educated estimate of what your expenses will be throughout the year in order to provide the most beneficial cost savings for you and your family.

In what situation can I change my election during the plan year?

Upon electing coverage under a cafeteria plan, your election is irrevocable until the end of the Plan Year unless:

- ✓ You experience a qualifying life event (explained below)
- ✓ You experience a significant cost of coverage change
- ✓ There is a termination of employment
- ✓ There is an approved leave of absence

What is considered a “Qualifying Life Event”?

There are certain life changes that will allow you to change or cancel your coverage under a cafeteria plan. For a change to an existing election to qualify, the change in status must be due to one of the following reasons:

- ✓ Change in legal marital status
- ✓ Change in the number of tax dependents
- ✓ Change in employment status (including spouse or dependent)
- ✓ Change in work schedule which affects benefit eligibility

For more information on election changes visit help.sentinelgroup.com/help/changing-annual-election-amounts

What happens if I terminate employment?

In general, only expenses incurred while actively employed are eligible for reimbursement. Health FSA services that occur after your termination date will not be eligible. If you have not been reimbursed the full amount contributed to your account at the time of termination, you will be offered benefit continuation through COBRA for Health FSA. Dependent Care expenses may continue to be eligible after termination. Consult the Summary Plan Description for specifics about your plan.

Where do I go to find out more information about my plan?

Visit our website at sentinelgroup.com to learn more about your benefits and get the latest news and information. You can also find information specific to your plan by logging in to your online account, selecting **Tools & Support** at the top of the screen, and reviewing the **Summary Plan Description (SPD)** in the **Documents & Forms** section.

What if I have additional questions?

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- ✓ Contact us via chat or email by clicking the Contact Us link at sentinelgroup.com.
- ✓ Call our Service Center at (888) 762-6088, Monday through Friday, 8 a.m. - 7 p.m. ET, excluding certain holidays.