



## Instructions for Reimbursement

### General Instructions:

- To request reimbursement, you must attach documentation identifying the service provider, date and type of service provided, and amount of the expense. Acceptable documentation includes a statement, bill, explanation of benefits (EOB) — a credit card receipt is not sufficient. Please note that signed receipt is required for the Dependent Care FSA.
- Reimbursement cannot be claimed if the cost can be reimbursed under any other source.
- Services must have been “incurred” to receive reimbursement. You may not request reimbursement until you have received the service, regardless of when you pay for it.
- Reimbursement can only be made for services that have been provided within your period of coverage.
- The expenses for which you receive reimbursement cannot be claimed on your income tax return.
- According to IRS regulation, any unused year-end balance in your FSA may not be carried over to the next plan year. It will be forfeited to your employer.
- If dates of service begin in one plan year and end in the next plan year, and you are enrolled for both years, please prorate the expenses, and complete a separate form for each plan year.
- Copies of cancelled checks are not sufficient documentation of incurred expenses.
- Please send legible photocopies of your original statements, bills, or receipts. Retain copies for your own records.
- Be sure to sign and date this form, after reading it carefully.
- If you a Health Savings Account (HSA) and an FSA, only vision and dental expenses may be reimbursed from your FSA until you have met your medical plan deductible. Any medical expenses may be reimbursed from your HSA.

### Additional Instructions for Healthcare Reimbursements:

- Make sure you complete Part A in its entirety.
- For reimbursement of prescription costs, you must provide the prescription name and number.
- The services must promote proper function of the body, or be designed to treat, cure, or mitigate a specific medical condition as defined by IRS regulations. For “dual purpose”, or “potentially allowable” healthcare expenses, you must also submit a letter from your medical provider stating that the expense is meant to treat a specific medical condition.
- For healthcare expenses under your medical plan, you must submit Explanation of Benefits statement (EOB) issued to you by your insurer, or a letter specifically explaining the expense is not covered by your insurance.

### Additional Instructions for Dependent Care Reimbursements:

- Make sure you complete Part B in its entirety.
- The dependent care expenses must be provided to allow you and your spouse to work or to look for work. You spouse is considered “working” if he or she is a full-time student or incapable of self care.
- The total dependent care expenses for the plan year cannot exceed the lesser of you or your spouse’s earned income for the year as adjusted for disability or periods of schooling or searching for employment.
- According to IRS regulations, dependent care reimbursement requests cannot be processed without receipts from the provider showing the name, address, and tax ID Number (or Social Security number of the provider). A signature is required if you provider is an individual. Beginning and ending dates of service are required on the dependent care receipt. In lieu of a separate receipt, your day care provider may sign this form.
- Benefits & Incentives Group is unable to authorize payment until after the last date of service for which you are requesting reimbursement.
- A “qualified dependent” is your dependent under age 13, your dependent who is physically or mentally incapable of self care, or your spouse or dependent parent who is physically or mentally not able to care for himself or herself per IRS regulations.
- Payments for dependent care cannot be made to someone you or your spouse claim as a dependent, and if the person you make payments to is your child, he or she must have been age 19 or older by the end of the year.
- Tuition is not a reimbursable expense.
- Overnight camp expenses do not qualify for dependent day care reimbursement.
- Educational expenses incurred for a child in kindergarten and up do not qualify as a reimbursable expense; however, before and after school care expenses can be claimed.
- Expenses such as activity fees, books, supplies and meals are not reimbursable.

**You may access your account information online at [www.BenefitsPaymentSystem.com](http://www.BenefitsPaymentSystem.com). Forms are available at [www.bigroupinc.com/forms](http://www.bigroupinc.com/forms).**

Mail, fax, or email your completed form, along with documentation, to:

**Benefits & Incentives Group, Attn: Janna Dyer**  
**1777 S. Harrison St., #700, Denver, CO 80210; Fax: (303) 750-6300; Email: [jdyer@bigroupinc.com](mailto:jdyer@bigroupinc.com)**  
**Questions? Call (303) 750-6200, ext. 706**