

FSA Plan Highlights

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 can use that account for reimbursement of qualified out-of-pocket expenses. The chart below lists your FSA options and the maximum amount you may deduct from your pay into that account.

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. Your employer will deduct your elected amount from each paycheck and deposit the funds in your FSA. It is important to familiarize yourself with the specific deadlines associated with each plan to avoid potential forfeiture of unused account balances. Consult your plan's Summary Plan Description (SPD) for full details on plan specifics including eligibility, eligible expenses and deadlines.

The plan year runs for 12 months and ends on 12/31.

Benefit Options	Benefit Maximum	Deadline to Incur Expenses	Deadline to Submit Claims
Dependent Care Day care expenses	\$5,000	3/15	3/31
Health FSA Medical, dental, vision	\$3,200	12/31	3/31
Limited Purpose FSA Dental & vision only	\$3,200	12/31	3/31

Your plan allows a rollover of up to \$640 for Health FSA funds remaining at the end of the Plan Year. The remaining balance will rollover automatically and be available the entire following plan year.

**Limited Purpose FSA will also rollover up to \$640.
Account balance must be a minimum of \$30 for rollover to occur.**

Sentinel Benefits Card

The Sentinel Benefits 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 Sentinel Benefits 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!



Manage your account online
sentinelgroup.com



Call the Service Center at
888-762-6088



Download the "Sentinel Benefits" FSA/HRA/HSA app
at iTunes App Store or Google Play.

