

FBMC - Flexible Spending Accounts

FBMC's Web site provides information regarding your benefits and comprehensive details on your Flexible Spending Account(s). By entering www.myFBMC.com into your Internet browser, you will open FBMC's homepage. Answers to many of your Flexible Spending Accounts questions can be obtained by using the following navigational tabs located along the top portion of the home page.

Account Information

If you previously registered an e-mail address and password on FBMC's Web site, you may continue using this information. If you haven't registered, or if you registered prior to January 19, 2008, log in to the site as a first time user. Follow the link on the login page and register through the FBMC Premier Login. After this login, the following menu items will be available to you.

- Benefits- includes information on current benefits, such as effective date, number of deductions and pre-tax annual contribution
- Claims- provides information on open and current reimbursement claims such as date received, status and amount authorized
- Accounts - allows review of transactions from your current and previous plan years, including run-out period information, payment status and account availability
- Profile - helps you keep your personal information current, as well as manage your password and e-mail address
- Resources - gives you access to downloadable forms, such as FSA Reimbursement Requests and Direct Deposit forms, and FAQs

Downloading Forms

When you select the 'Download Forms' tab, a choice of forms, including a Letter of Medical Need, FSA Reimbursement Request Form and Direct Deposit Form, are posted for your convenience.

Frequently Asked Questions

The 'Frequently Asked Questions' tab provides answers to many of your general questions regarding Flexible Spending Accounts and enrollment information.

FBMC Customer Care Center

Clicking on the "Contact" tab gives you a direct link to the FBMC Customer Service Center.

FBMC Interactive Benefits

FBMC's 24-hour automated phone system, Interactive Voice Response (IVR), can be reached by calling 1-800-865-FBMC (3262). This system allows you to access your benefits any time. By following the voice prompts, you can find out a great deal of information about your benefits.

- Current Account Balance(s)
- Claim Status
- Mailing Address Verification
- Obtain FSA Reimbursement Request Claim Forms
- Change Your PIN

Personal Identification Number (PIN)

To access Interactive Voice Response (IVR) system, all you need is your Social Security number (SSN). The last four digits of your SSN will be your first PIN. After your initial login, you will be asked to

register and select your own confidential PIN to access this system in the future. Your new PIN cannot be the last four digits of your SSN, cannot be longer than eight digits and must be greater than zero. If you forget your PIN, call FBMC Customer Service at 1-800-342-8017

Note: Please be sure to keep this Reference Guide in a safe, convenient place, and refer to it for benefit information.

Enrollment

If you wish to continue your Flexible Spending Accounts you must enroll, re-enroll online each year.

What are the Flexible Benefits Plan Administrative Fees per pay period?

Healthcare Spending Account only.....	\$1.96
Dependent Care Spending Account only.....	\$1.96
Both Healthcare and Dependent Spending Accounts.....	\$1.96

What is my FSA Period of Coverage?

Your period of coverage for FSAs is your full plan year, unless you make a permitted mid-plan year election change, terminate employment or lose eligibility for group coverage. A mid-plan year election change will result in split periods of coverage, creating more than one period of coverage within a plan year with expenses reimbursed from the appropriate period of coverage. Money from a previous period of coverage can be combined with amounts after a permitted mid-plan year election change. However, expenses incurred before the permitted election change can only be reimbursed from the amount of the balance present in the FSA prior to the change. Mid-plan year election changes are approved only if the extenuating circumstances and supporting documentation are within your employer's, insurance provider's and IRS regulations governing the plan.