

How the FSA Plan Works

You designate an annual election of pre-tax dollars to be deposited into your health and dependent-care spending accounts. Your total election is divided by the number of pay periods in the Plan year and deducted equally from each paycheck before taxes are calculated. By the end of the Plan year, your total election will be fully deposited.

However, you may make a claim for eligible expenses as soon as they are incurred during the Plan year. Eligible claims will be paid up to your total annual election even if you have not yet contributed that amount to your account.

Get Your Money

1. Complete and sign a claim form (available on our website) or an online webclaim.
2. Attach documentation; such as an itemized bill or an Explanation of Benefits (EOB) statement from a health insurance provider.
3. Fax or mail signed form and documentation to NBS.
4. Receive your non-taxable after your claim is processed either by check or direct deposit.

NBS Flexcard—FSA Pre-paid VISA

Your employer may sponsor the use of the NBS Flexcard, making access to your flex dollars easier than ever. You may use the card to pay merchants or service providers that accept VISA credit cards, so there is no need to pay cash up front then wait for reimbursement.



Account Information

Participants may call NBS and talk to a representative during our regular business hours, Monday–Friday, 8am to 5pm Mountain Time. Participants can also obtain account information using the Automated Voice Response Unit, 24 hours a day, 7 days a week at (801) 838-7234 or toll free (888) 353-9125. For immediate access to your account information at any time, log on to our website NBSbenefits.com. Information includes:

- Detailed claim history and processing status
- Health Care and Dependent Care account balances
- Claim forms, worksheets, etc.
- FAQs

Enrollment Considerations

After the the enrollment period ends, you may increase, decrease, or stop your contribution **only** when you experience a qualifying “change of status” (marriage status, employment change, dependent change). Be conservative in the total amount you elect to avoid forfeiting money that may be left in your account at the end of the year. Your employer may allow a short grace period after the Plan year ends for you to submit qualified claims for any unused funds.

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