



## FSA “The Clear Card” Request Form

**Remember:** You will receive two cards in the mail along with important information on using the cards when you first sign up for FSA with Paragon Benefits. The employee’s name will appear on the front of both cards. Your eligible dependents should sign the back of the other card before using it.



To order a second set of cards or replacement cards, please complete this form and return to Paragon Benefits. Please note there is a \$5.00 replacement fee per each set of cards after the first original set. Your FSA account is debited the \$5.00 replacement fee. This form will be processed upon receipt. You should receive your replacement cards in approximately 7 -14 business days from the date that Paragon Benefits receives this form.

### HEALTH CARE FSA

A Health Care FSA helps you pay for eligible out-of-pocket expenses. The entire annual Health Care FSA election is available to you on day one of the plan year.

- Copays, Coinsurance and Deductibles
- Prescriptions
- Eyeglasses and Contact Lenses
- Orthodontia and Dental Care
- Laser Eye Surgery

**Note:** The maximum salary reduction is **\$2,600** per the IRS and Healthcare Reform Act. Consistent with this rule, if each of two spouses is eligible to elect salary reduction contributions to an FSA, each spouse may elect to make salary reduction contributions of up to \$2,600 to his or her Health FSA, even if both participate in the same Health FSA sponsored by the same employer.

### DEPENDENT CARE FSA

A Dependent Care FSA helps you pay for child or adult day care costs. Unlike a Health Care FSA, Dependent Care expenses are reimbursed only as the money accumulates in your account. You may not be reimbursed more than the amount contributed to the account at any given time.

- Day Care (child and adult)
- Summer Day Camp
- Before and After School Programs
- Nursery School and Preschool

**Note:** The maximum you may contribute is up to **\$5,000** annually if you are a single parent or married filing joint taxes. If you are married and filing separate taxes then you can only contribute up to **\$2,500** annually.

### Things to remember:

The **DEADLINE** for filing claims is 90 days after the end of the plan year (December 31st). This means all claims for eligible expenses must be submitted for payment before March 31st following the end of the plan year.

This Plan will include a Rollover. This means any remaining balance from the previous plan year up to \$500.00 will rollover into the new plan year on April 1st.