

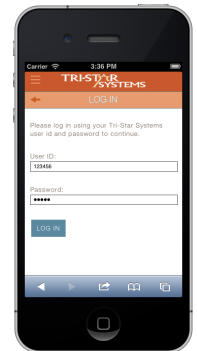


Health Care Reimbursement Account - HCRA

Managing Your Account

You will have a unique secure account with Tri-Star, available on Tri-Star's website (www.tri-starsystems.com) where you can:

- eFile claims & upload documentation,
- Sign up for Direct Deposit for claims payments (**Once established, direct deposit information is retained from year to year.**),
- Update your email address to receive all communications from Tri-Star,
- View previous claims & payments,
- View your available balance,
- Upload support for FSA debit card transactions.



Why Participate?

You can save taxes! Employees have the opportunity to participate in comprehensive medical and dental plans but may still be responsible for copays, deductibles, coinsurance, prescription costs, vision care and orthodontia.

The **Health Care Reimbursement Account** (HCRA) allows you to take advantage of current tax laws (IRC Section 125) to pay for these expenses with **pre-tax dollars**. Your tax savings can be significant, but maximizing your benefits requires understanding the plan and some planning.

How Does This Work?

- Elect to make pre-tax payroll contributions into an account, during open enrollment or as a new hire.
- After the plan year begins (or coverage as a new hire), you, your spouse or your dependent incur qualifying medical expenses.
- Access funds in your account:
 - Use your FSA Debit Card to pay the medical provider, or
 - File a claim and provide the appropriate supporting documentation as indicated.
- **The full amount you elect to deposit in your HCRA for the year is available to you at any time after January 1st (or coverage effective date for new hires).**

Mobile App

Tri-Star's mobile App allows you to access your Tri-Star secure account from your smart phone or device. Create a link to our login page using the QR Code below or by going to the web site URL:

<https://secure.tri-starsystems.com/m/index.html>

Take pictures of your documentation & upload the picture through your secure account,

- Scan supporting documentation and upload to Tri-Star to substantiate your FSA debit card transactions,
- Update banking information and more!



Internal Revenue Code Regulations

- You must enroll each Plan Year to participate electing between \$100 and \$2,650.
- Expenses claimed from your account must be incurred during the Plan Year (January 1—December 31).
- Funds must be claimed by March 31 following the end of each Plan Year.
- Unused funds remaining on March 31 following the end of the plan year are forfeited.
- Your contributions each pay period must remain the same all year unless you experience a “qualifying change in status event” and change your election, as allowed by the Plan Document.
- You may not claim any expense reimbursed from this account as an itemized deduction on your tax return.

More Information

Refer to IRS Publication 502, Medical and Dental Expenses at www.tri-starsystems.com for more details on potential eligible health care expenses.

Obtain the Summary Plan Description from your employer for plan specifics on eligibility, termination, changes in status, etc.

Use the planning tools available from the claims administrator by visiting www.tri-starsystems.com, including Worksheets, a Qualifying Expenses Table and a Tax Savings Calculator.

Watch the 2 minute video using your smart phone or device (using the QR code below).



CLAIMS ADMINISTRATOR:

Estimating Your Expenses

We recommend you review the deductible and coinsurance provisions of your medical and dental plans, and look at your out-of-pocket medical expenses over the past year or two. Then use the Tri-Star online worksheet to plan your annual election. Expenses incurred by you or your dependents qualify regardless of whether you participate in any of your employer's medical or dental plans.

Many expenses like orthodontia payments, drug co-payments and physicals are easily predictable. Others, like eyeglasses and hearing aids may be deferred or accelerated from one plan year to another depending upon the balance of your account.



Health Care FSA Debit Card

Using the FSA debit card pays your medical provider with funds available in your account. Your provider is paid when the transaction is approved. However, you may be required (under IRS regulations) to support this transaction with a statement showing the services provided.

Use of the card is optional and may eliminate some substantiation requirements. Please read about how and where the card works by reviewing the flyer “Using My FSA Debit Card.”

Participants should retain cards they already have from Tri-Star since these are good for 5 years, until the card expiration date. New participants will receive cards after they enroll and must activate it prior to using it for the first time. Always keep your service statements in case they are required by Tri-Star or by the IRS.

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