

HEALTH FLEXIBLE SPENDING ACCOUNT (FSA)

PRE-TAX SAVINGS FOR MEDICAL, DENTAL, AND VISION EXPENSES

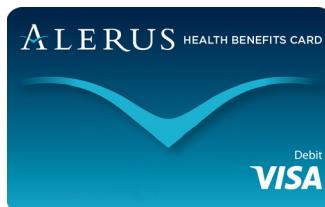


A health FSA allows you to set aside money each paycheck for out-of-pocket medical, dental, and vision expenses.

How It Works

Sign up during open enrollment. Choose an amount to contribute pre-tax each paycheck, within IRS limits. Your annual election should generally equal your planned expenses for the plan year. Dollars must be used by the end of the plan year. Any funds remaining (except for carryover eligible funds if offered) will be forfeited. Your entire annual election is available the first day of the plan year.

Pay For Expenses



Use your Alerus Health Benefits Visa® debit card to pay providers directly from your benefits account, or reimburse yourself by submitting a claim for eligible expenses you've already paid.

Eligible Expenses

Your health FSA covers a wide variety of medical, dental, and vision expenses for you, your spouse, and your qualified tax dependents. These expenses must be medically necessary for the diagnosis, treatment, or alleviation of a specific illness or injury. They may include hospital or clinic services, prescription drugs and medications, certain over-the-counter medical supplies, and many other health related expenses as defined by Section 213(d) of the Internal Revenue Code.

Manage Your Account

Access your account online at alerusrb.com or search for "Alerus Benefits" in the App Store or Google Play and download the app* for Apple, iPad, and Android devices.



- Check your account balance and see your spending history
- Order additional debit cards
- Sign up for direct deposit or text/SMS alerts
- Submit claims for reimbursement
- Add digital card to mobile wallet for convenient use

Claim Documentation

You must save itemized statements from your medical provider and explanation of benefits from your insurance provider for all expenses. You'll need to submit this documentation with each claim, and it may also be required to verify debit card transactions. Documentation must include:

- Date of service
- Patient, service, or product recipient
- Provider/merchant name
- Description of service performed or product purchased
- Cost after final insurance adjustments

Plan Details

Read your employer's summary plan description (SPD) for details specific to your plan. If differences are noted between this communication and the SPD, the SPD will govern.

Additional Resources

Visit the Alerus Resource Center at alerusrb.com for additional information and resources, including updated IRS annual contribution limits and a comprehensive list of eligible healthcare expenses.

For More Information

Health Benefits Client Service Center

877.661.4727 | healthbenefits@alerus.com

*Alerus charges no fees to download or use the app. However, your carrier's message and data rates may apply.

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Alerus does not sponsor or maintain the flexible spending account (FSA) that you establish. The program is sponsored and maintained solely by the employer offering the plan. Alerus acts solely as a third-party plan administrator performing administrative tasks pursuant to an agreement with, and at the direction of, the sponsoring employer. The sponsoring employer is solely responsible for