



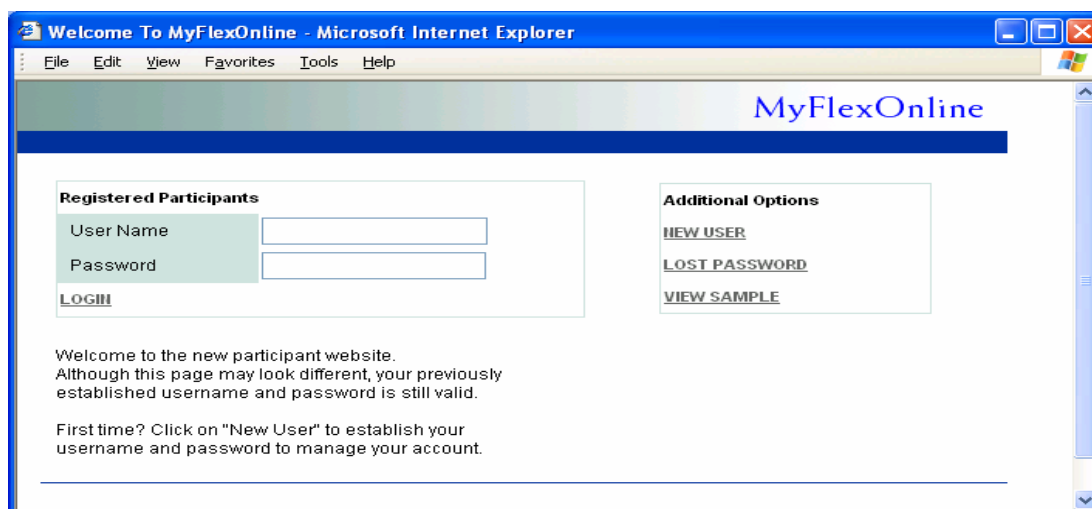
FSA Plan Year 2012 Account Information Access

Log on to web site: www.davevic.com

Under **Login Center**

➤ **Click:** [FSA / HRA Participant](#)

The following pop-up window will appear:



➤ **Enter:** [User Name and Password](#)

OR

[Click on New User and follow instructions to set-up your account](#)

Once you are logged in to your account, you will be able to accept the Debit Card Option for the new plan year.

The MyFlex online site has everything you need to manage your Flexible Benefit Account.

- Verify your election
- Print blank claim forms
- Look up qualified expenses
- View your account balance
- How and where to file claims
- Change in status rules
- Eligibility requirements
- Learn about the plan
- How to contact us



FSA Plan Year 2012 Debit Card Account Information

Benefit Offering for FSA Participants

Davevic Benefit Consultants offers a **Debit Card** to participants to be used in conjunction with Flexible Spending Account Plans. The **Debit Card** is an option for the participant with an annual cost of **\$15.00** and includes one extra card for spouse or dependent use. The fee is an eligible expense under your Health FSA and will be automatically deducted from the participant FSA account at the beginning of the plan year. Participants will sign-up for the Debit Card using the online website access after enrollment elections have been posted to your account.

Now, employees have a brand new way to pay qualified FSA plan expenses.

It's the take care card. And with it, participants won't have to pay qualified expenses out of their personal funds and then wait for reimbursement. The take care card is optional and for the convenience of plan participants.

Why do participants appreciate the take care card?

Participants that use the take care card won't have to pay qualified expenses out of their personal funds and then wait for a reimbursement. And, with the card, there's less paperwork. For example, when the card is swiped for a co-pay at the doctor or pharmacy, no additional paperwork is required.

Will I need to keep my receipts when using the take care card?

It is important to keep all receipts for purchases made with your take care flex benefits card. There may be occasions when we will request verification of a purchase made with your card.

If any portion of a card swipe is considered questionable, you will be notified and asked to turn in the receipts. If it is determined that a portion of a card transaction is not qualified, or you do not respond, you will be asked to repay the amount. A balance due from you may be repaid at our web site. A balance due may also be repaid by deducting it from an approved future claim.

If you do not respond by the deadline, your card will be suspended until the balance due is repaid. At your employer's option, the card may be reinstated.

A service charge of **\$10.00** will be deducted from your flex account each time you do not respond by the deadline or any portion of a card swipe does not qualify under IRS guidelines.

Where is the card accepted?

The take care card is accepted only at qualified locations. For example, it works at providers like pharmacies, doctor's offices, vision care centers, hospitals, etc.

These IRS-imposed limitations help to insure that the card is used only when paying qualified expenses. When the card is swiped at a qualified location and there is a sufficient balance available in the participant's take care account, the card swipe is approved. The take care card does not work at ATMs.