FLEXIBLE SPENDING ACCOUNT FSA 125 QUICK REFERENCE BOOKLET

- Instruction for the Fitzharris Web Site- where you may review your claim status, year to date contributions and balances remaining on your Flexible Spending Account.
- IRS (Over the Counter drugs and medicines)
- Guidelines for submission of claims
- Listing of eligible and non eligible expenses (IRS 125)
- Health Care Spending Account claim form for reimbursement
- Dependent Care Spending Account claim form for reimbursement

If you have questions on the enclosed material, please contact:

BROWN & BROWN of NEW YORK, INC DBA FITZHARRIS & COMPANY 333 EARLE OVINGTON BLVD STE 215 UNIONDALE, NY 11553-3624 (516) 944-2823 Fax (516) 944-2953



Brown & Brown of New York Inc. dba Fitzharris & Company 333 Earle Ovington Blvd. Suite 215 Uniondale, NY 11553

Phone: (516) 777-4800

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BRENTWOOD UFSD/FSA

ONLINE FSA ACCESS: 24/7/365 Access & Management Websites: www.fitzharrisinsurance.com or www.mywealthcareonline.com/bbflexonline/

This will allow you access to your current claims paid and account balances on our system for Flexible Spending (Section 125 Plan) for the 2016 Flexible Spending Plan Year.

Register for the 2016 Flexible Spending Plan: Registration ID BRO7522

Important: To register with this site, you must use your Social Security Number as your Employer Id number and a Registration ID or your Benefit Debit Card Number.

Instructions – If you CLICK on Register in the upper right hand corner, you can view these instructions below.

- 1. Please enter your desired User Name
- 2. Enter a password, which meets the criteria listed below. Please do not use your name within your password.
- 3. Enter your First Name and Last Name as they were provided to your employer at enrollment.
- 4. Provide an Email Address.
- 5. Employer Id Field-Enter your Social Security Number.
- For Registration ID, select the ID type you wish to use and then enter your Employer's Registration ID or your Benefit Debit Card Number.
- 7. Check the Accept the Terms of Service check box.
- 8. Click Register

Password Requirements:

A valid password must contain between 8 and 16 characters.

In addition, a password must include 3 of the following 4 types of characters:

- An Upper Case Letter
- Lower Case Letter
- A Special Character (such as %, !, @, etc.)
- A Number

In addition, a password CANNOT:

- Contain the same character repeating 3 or more times, for example, 'AAA' is invalid
- Contain the word 'password'
- Contain the username
- Contain spaces

All fields marked with a red arrow are required. - (Note: - Registration may take several seconds. Once you click the Register button please wait until the system responds.) Indicates required fields

User Name:	
Confirm Password:	
First Name:	
Last Name:	
E-mail Address:	
Employee ID: (Social Security number. 1 time entry only) this	is a https: secure/protected site (Do not write down)
Registration ID: BRO7522 or Benefit Card Number)	
Accept Terms of Use	View Terms of Use
Register or Cancel	

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Effective January 1,2011 the list of items that will require a prescription include are not limited to acne medicine, eye drops, indigestion medicine, laxative, nasal sprays/drops, ointments for cuts/bums/rashes, and pain relievers.

Over-the- Counter Expenses Requiring a Prescription

Acne Medicine

Allergy & Sinus Medications

Antacids

Antibiotic products

Anti-diarrhea

Asthma medications

Bactine

Ben Gay or products for muscle

Or Joint Pain

Bug bite medication Calamine lotion

Cold sore relief

Cough & cold Medicines

Diaper rash ointments

Digestive/Stomach medications

Ear drops

Eye drops

First aid cream

Hemorrhoidal cream

Lactose intolerance medicine

Laxatives

Motion sickness pills Nasal sinus sprays

Nicotine gum or patches

Pain relievers

Sinus Medications Sleep aid & sedatives Spermicidal foams/gel

Sun block & Sun screen

Throat lozenges

Wart remover treatment

Yeast infection treatments

Effective January 1,2011, the list of items that remain eligible without a prescription include, but are not limited to band aids, braces & supports, contact lens solution, elastic bandages & wraps, first aid supplies and reading glasses.

Allowable Over-the-Counter Expenses

Bandages

Ear Plugs

Band-aids

First aid kits

Blood pressure monitors and kits

Gauze pads

Braces and supports

Heating Pads

Carpal tunnel wrist supports

Hot water bottles

Curpar turnior wrise suppor

Cold/hot packs for injuries

Incontinence supplies

Catheters

Insulin

Condoms

Liquid adhesive for small cuts

Contact lens solution

Medicine dropper/spoon

Crutches

Ostomy products

Denture adhesives

Reading glasses

Diabetic supplies

Sitz bath

Diagnostic test & monitors

Thermometers

Elastic bandages & wraps

Wheelchairs, walkers, canes

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GUIDELINES FOR SUBMISSION OF SECTION 125 CLAIMS

These guidelines are intended to aid you in filing claims though Section 125 Plan for reimbursement. They will assist you in receiving a quick reimbursement and avoiding an unnecessary returns or requests. They are as follow:

Necessary items to include in your packet of Section 125:

- 1. Fully completed claim form (health or dependent care reimbursement form). These can be obtained through your department of human resources or by calling our office at (516) 944-2823.
- 2. Explanation of benefits from either your medical or dental insurance. This is the paper that is attached to your insurance payment. This can also be obtained from your individual medical or dental care giver. Most medical and dental insurance will send you and your primary care provider a copy of the benefits. The E.O.B. contains all the information needed to process your out of pocket expenses (i.e.: name of patient, date of service, name of doctor). If your insurance does not cover a particular procedure or the fee has been applied to your deductible, we must have the denial or the statement stating such facts (an itemized bill stating these facts is NOT ACCEPTABLE). If you do not have or cannot obtain an E.O.B. for co payments reimbursement, then you must submit the following:
 - A. An itemized bill from the primary care provider giving details of all services that were rendered to total the amount being submitted in for reimbursement. This bill must list the dates of services, the procedures performed, names of patient, name of doctor AND any insurance payments that were made on the account. Without this information, an itemized bill is NOT ACCEPTABLE. "Balance Forward" and "Previous Balance" statements are NOT ACCEPTABLE. If you DO NOT have insurance, this also must be stated on the itemized bill.
 - B. Written receipts from a doctor's office are acceptable as long as the actual date of service (not the date you paid), the name of the patient and the name of the doctor is clearly printed on the receipt, These receipts can only be the usual co payment amount that you would normally pay for your visit (ei:\$10, \$15, or \$20). If it is an out of the norm amount, then either an itemized bill or an E.O.B. is necessary to ensure reimbursement.

Cancelled checks are also NOT ACCEPTABLE; they do not specify the Information needed to properly process your claim.

Predeterminations of Benefits are NOT ACCEPTABLE for reimbursement under the Flexible spending account program. A predetermination of benefits is an estimate of payment prior to services being performed. Reimbursement can only be given for date of services that were actually performed.

C. Prescription: If you are submitting receipts for pharmacy co-pays, please send in the pharmacy receipts that you receive attached to the prescription. These receipts detail the name of patient, date when the prescription was filled; co-payment amount and prescription number that we need to process the claim. Register receipts are only acceptable for the purchase of over the counter drugs. The cash register receipt must have the name of the OTC drug and the date of service along with the physician prescription. If you cannot collect all these receipts or you may not have saved them, your pharmacist can print out a list of your entire family's history of prescriptions for that particular year. Privacy may be a concern; therefore, you may block out any names for medication to ensure your privacy.

Sending in a complete and clearly legible claim to our office will ensure a quick reimbursement. As always, we are happy to assist you in any matters or concerns that you may have. Please contact us at 516 944-2823.

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Eligible Health Care Expenses- See IRS Publication 502}

Eligible medical care expenses include amounts paid for the diagnosis, cure, mitigation, treatment or prevention of disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate or prevent a physical or mental defect or illness. Expenses for solely cosmetic reasons generally are not expenses for medical care and may not be eligible. Expenses that are merely beneficial to one's general health are not expenses for medical care. In some cases, you may be asked to provide a letter of medical necessity from your attending physician to substantiate your claim.

This list has been compiled for the convenience of our clients and participants and is designed to provide a general overview. Readers are cautioned to review their own employer-sponsored benefit plan descriptions and enrollment material for specific information or to consult with their employer or personal tax advisor as necessary. This information is subject to change at any time and without notice.

Acupuncture

Alcoholism treatment

Allergy treatments - prescription medications and allergy shots

Alternative healers, professional fees of

Ambulance service

Artificial insemination

Artificial limb/teeth

Autoette (wheelchair)

Automobile modifications (if medically necessary)

Battery-powered toothbrush (if medically necessary and prescribed by physician)

Birth control pills (Norplant, ovulation

Blood pressure monitoring devices

Body scans for diagnostic purposes

Bone density testing

Braille books and magazines

Capital expenditures- See IRS Publication 502) - Capital Expenses [Only a qualified financial or tax consultant can make an absolute determination with regard to the qualification of capital expenditures])

Childbirth expenses (physician, midwife)

Chiropractor professional fees

Cholesterol testing

Christian Science Practitioner fees

Co-insurance, co-pay amounts and deductibles

Contact lenses and cleaning solutions

Contraceptives (birth control pills, condoms, spermicides)

Cosmetic surgery and procedures to correct congenital abnormality or treat injury resulting from accident Counseling (for treatment of specific medical condition)

Crutches

Deductibles

Dental treatment (includes exams, x-rays, fillings, root canals, gum disease treatment, crowns, bridges, dentures, implants, orthodontia; does not include cosmetic treatments such as teeth whitening, dental veneers, bonding, etc.)

Diabetic supplies (insulin, syringes, testing strips, glucometers)

Diagnostic services and tests

Diapers (if required due to medical condition)

Doula services- If the doula is a licensed health care professional who renders medical care, his or her fees can be reimbursed

Drug dependency treatments

Drugs (prescription drugs, insulin; does not include cosmetic drugs (e.g., Retin-A, over-the-counter acne products, etc. **unless**, you have a prescription for that item written by your physician).

Dyslexia treatment

Eye surgery (cataract, LASIK, corneal rings, etc.)

Eyeglasses, prescription (includes prescription sunglasses; also includes over-the-counter reading glasses)

Eye examinations

Fertility treatments (in vitro fertilization, surgery or operations to reverse a prior surgery that prevents you from having children)

Flu shots

Fluoridation device (if medically necessary & prescribed by physician)

Genetic testing

Guide dog or other animal used to assist persons with physical disabilities

Health institute

Health screening (cholesterol checks, bone density testing, blood pressure testing, hearing exams)

Hearing aids and batteries

Home health care

Hospital services

Immunizations

Inclinator

Infertility treatments

Insulin and syringes

Laboratory fees

Lactation Consultants

Language training for child with dyslexia or disabled child

Laser eye surgery (cataract, LASIK, corneal rings, etc.)

Lead-based paint removal

Learning disability caused by mental or physical impairment, or nervous system disorders (treatment must

be recommended by physician - See IRS Publication 502) - Learning Disability)

Legal fees (fees you pay that are necessary to authorize treatment for mental illness)

Lodging- See IRS Publication 502) - Lodging

Long-term care services

Massage Therapy medically necessary to treat a specific injury or illness

Mastectomy-related special bras (the cost over & above the cost of a normal bra)

Meals (only as part of inpatient hospital care)

Medic-alert bracelet

Medical conference admission and transportation to/from (if concerns chronic medical condition of you, spouse or child)

Medical equipment (crutches, wheelchairs, walkers)

Medical information plan

Medical monitoring and testing devices

Medical records charges

Medical services provided by physicians, surgeons, specialists or other medical practitioners

Medical Supplies (bandages, band-aids, gauze pads, thermometers, hot/cold packs, heating pads, nasal (breathe-right) strips, etc.)

Medicines/Drugs (prescription drugs, or insulin; does not include cosmetic drugs)

Mentally handicapped, special home for person adjusting from life in mental institution to community living Norplant insertion and removal

Nursing home (if necessary for medical care and only the portion for medical services)

Nursing services

Nutritionist's professional expenses (if treating a specific medical condition; not for weight loss for general health)

Obstetrical expenses

Occlusal guards to prevent teeth grinding

Operations (legal operations that are not cosmetic in nature)

Optometrist fees

Oral surgery

Orthodontia

Orthopedic devices

Orthopedic shoes (to the extent the cost exceeds that of normal shoes)

Osteopath fees

Ovulation monitor

Oxygen

Patterning exercises

Physical exams, routine physicals

Physical therapy

Physician's fees

Pregnancy test, over-the-counter

Prescription drugs (does not include cosmetic drugs)

Prescription eyeglasses or prescription sunglasses

Prosthesis

Psychiatric care

Psychoanalysis

Psychologist fees

Radial keratotomy (corrective eye surgery)

Reading glasses (prescription glasses or over-the-counter glasses)

Reconstructive surgery following mastectomy

Schools and education, special (for mentally impaired or physically disabled person - See IRS

Publication 502)

Sick-child care facility (for medical care only)

Sleep disorder and treatment

Speech therapy

Sterilization procedures (vasectomy or tubal ligation)

Stop-smoking programs (including hypnosis)

Storage fees for embryo or sperm (fees for temporary storage of eggs or sperm only to extent used for immediate conception in current plan year)

Storage fees for umbilical cord blood (fees for temporary storage only to extent used for medical condition in current plan year)

Sunscreen with SPF 15 or higher

Sunglasses (only if medically required due to specific medical condition & obtained at direction of physician)

Surgical fees (for legal operations not cosmetic in nature)

Taxes charged for medical services and products

Telephone consultations with a health care provider

Telephone or Television for hearing-impaired persons, special equipment for

Therapy, physical or speech

Transplants (donor expenses, if you pay those expenses)

Transportation and related travel expenses for person seeking treatment- See IRS Publication 502)

Transportation and Trips)

Usual and customary, charges in excess of

Vaccines, vaccinations

Vasectomy

Vitamins (only by prescription and only if necessary to treat a specific medical condition)

Weight-loss program (only if medically necessary to treat existing disease (such as heart disease) and undertaken under physician's direction)

Wheelchair

Wigs (if purchased upon advice of physician for mental health of patient)

X-ray fees

Ineligible Health Care Expenses (See IRS Publication 502)

Adoption fees

Baby-sitting, childcare or nursing services for a healthy baby

Breast pump

Chairs, recliner

Childbirth expenses (Lamaze or childbirth classes, doula services)

Cold Medicine (over-the-counter drugs including sore throat sprays, lozenges, nasal sprays, cough syrups, cough drops and vapor rubs.) **unless**, you have a prescription for that item written by your physician.

Concierge Fees, A/K/A Boutique, Practice, VIP or Retention Fees are not considered an eligible expense since the fee is paid regardless if medical care is needed.

Completing claim forms

Controlled substances (marijuana, laetrile, etc.)

Cord blood storage for future use

Cosmetic surgery or procedures; cosmetic prescription drugs such as Renove, Propecia, etc and over-the-counter cosmetic drugs/medicines.

Counseling (marriage, family counseling)

Dancing lessons

Dental veneers or bonding, or teeth whitening for cosmetic reasons

Diaper service

Divorce expenses

Domestic help

Doula services

Ear piercing

Electrolysis or hair removal

Exercise equipment for general health

Exercise/Fitness programs for general healthExpenses that have been reimbursed elsewhere, or that may be reimbursable under any other source

Expenses not incurred during your period of coverage

Facelifts or other similar cosmetic treatments (dermabrasion, chemical peels, etc.)

Funeral expenses

Hair transplant

Health club membership dues

Herbal supplements (dietary and nutritional supplements, vitamins, natural medicines, etc.)

Household help

Illegal operations and treatments

Insurance premiums

Laetrile

Lamaze/Childbirth classes

Lifetime care fees

Liposuction or other similar cosmetic treatments

Marriage, family counseling

Marijuana

Maternity clothes

Mattress

Meals while traveling to obtain medical care

Medical newsletters

Medical savings account

Over-the-counter Drugs/Medicines (allergy medicines, antacids, anti-diarrhea, anti-fungal ointments and creams, antiseptic ointments and creams, cold medicines including sore throat sprays, lozenges, nasal sprays, cough syrups, cough drops, vapor rubs, eye drops, first-aid and antibiotic creams and ointments, gas relief medicines, hemorrhoid ointments and creams, laxatives, lice treatments, motion-sickness pills, pain relievers including arthritis pain, head/back pain and menstrual pain, sleep aids, stop smoking gums/patches, yeast infection products; includes cosmetic items, vitamins, herbal and dietary supplements or items for general good health) unless, you have a prescription for that item written by your physician.

"No Show" doctor or dentist visits, charges for

Nursing services for health baby

Nutritional supplements (vitamins, herbal and dietary supplements, natural medicines, etc.)

Pain Relievers (for arthritis pain, head/back pain, menstrual pain, muscle or joint pain, e.g., aspirin, ibuprofen; includes vitamins or herbal supplements) **unless**, you have a prescription for that item written by your physician.

Paternity testing

Personal use items (items ordinarily used for personal, living or family purposes)

Prepayment for services not yet provided

Prescription drug discount programs

Recliner chair

Safety glasses

Stop-smoking (gums and patches) unless, you have a prescription for that item written by your physician.

Storage fees for embryo, sperm or umbilical cord blood, long term

Student health fees

Sunglasses, clip on

Surrogate expenses

Swimming lessons

Tanning salons and equipment

Tattoo removal

Teeth bleaching/whitening for cosmetic purposes

Tax Equity and Fiscal Responsibility Act (TEFRA)

Vacuum cleaner for allergies

Varicose veins, treatment of

Vision service agreements or lens replacement insurance

Warranties/service contracts

Weight loss programs for general health or appearance; diet foods for weight loss

Eligible Dependent Care Expenses (See IRS Publication 503)

To be eligible for favorable tax treatment, childcare expenses must be "employment related expenses," as defined under IRC Sec. 21(b)(2), related to expenses for household and dependent care services that are necessary in order for the taxpayer to be gainfully employed. In a married couple house hold, both spouses must be gainfully employed and working during the hours of the dependent daycare services is provided. A child is eligible for daycare services up to the age 13.

Before and after school or extended day programs (supervised activities after the regular school program) Au pair expenses for dependent care (does not include travel expenses)

Babysitter inside or outside household-(you must include the providers SSN or TIN with your claim)

Custodial childcare or eldercare expenses for qualifying individual

Day camps, if primary reason for being there is the care and well-being of the child and is custodial in nature and not educational (Both parents must be working during the hours the child/children are attending camp)

Davcare centers

FICA and FUTA taxes of daycare provider

Household employee whose services include care of a qualifying person

Looking for work-expenses incurred to enable employee to look for work

Nanny expenses

Preschool/Nursery school for pre-kindergarten

Sick-child care center to extent the care is not for medical services

Work-related day care expenses - must allow you to work or look for work. You must be gainfully employed (earning income). This does not include volunteer work that is unpaid or for nominal pay

Ineligible Dependent Care Expenses (See IRS Publication 503)

Educational/tuition expenses - kindergarten, first grade and above

Expenses paid to child of participant

Field trip expenses

Food, clothing, education or entertainment expenses

Household services (chauffeur, bartender, gardener)

Incidental expenses (diaper, activities, etc. charges)

Overnight camp (not even the portion attributed to the daytime cost)

Payments for care where you are not the custodial parent (in divorce situations)

Payments for care while you are off work because you are on a leave of absence

Payments for care while you are off work because you are on maternity or other medical leave

Payments for care while you are off work because you are on vacation

Payments for care while you are off work due to illness

Payment for services not yet provided (advance payments)

Registration fees/reservation fees/holding fees

Transportation expenses

HEALTH CARE SPENDING ACCOUNT

Claim for Reimbursement

NAME OF EMPLOYER						
EMPLOYEE NAME			SOCIAL SECURITY NUMBER			
EMPLOYEE ADDRESS			STREET CITY			
STATE		Z	IIP	PHONE NO:		
HEALTH CARI	E EXPE	VSES				
PATIENT NAME	1	ES OF VICE TO	PROVIDER OF SERVICE	(A) TOTAL CHARGE	(B) AMOUNT PAID BY OTHER SOURCES	(A-B) AMOUNT TO BE REIMBURSED
					,	
					TOTALS	

Carry Forward Grace Period- I understand that all claims for expenses incurred from 01/01/2016-12/31/2016 must be postmarked no later than 03/31/2017, or my claim will be denied for late filing. I understand that I have 90 days after March 15, 2017 to submit for reimbursement of eligible expenses incurred during the grace period 1/1/17 – 3/15/17; claims must be postmarked no later than 06/15/2017, or my claim will be denied for late filing.

If the grace period applies to your plan	please indicate the fund year the attached e	xpenses should be applied to:
2016		
2017		
CEDTHEICATION		

<u>CERTIFICATION</u>

I certify that the expenses for which I am requesting reimbursement meet all of the conditions listed below:

- They were incurred for services or supplies received by me or my eligible dependents under the plan.
- They were for services or supplies furnished while I was a participant in the Plan.
- I have not been reimbursed for these expenses, and they are not reimbursable from any other health plan.

I understand that reimbursement of these expenses can be requested and made only after I have collected all benefit payments available from all plans under which my eligible dependents and I are covered. I further certify that I have not deducted nor will deduct on my individual income tax return any of the expenses reimbursed through my Health Care Spending Account. I understand that reimbursement will be made in accordance with the provisions of the plan which I participate. I accept responsibility for the proper treatment of benefits paid under this plan with respect to eligibility, income tax reporting, and liability.

EMPLOYEE SIGNATURE	
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COMPLETION OF CLAIM FORM

- Complete all information on the claim form for each amount claimed for reimbursement.
- Make sure the claim does not include items for more than one plan year.
- You must sign and date claim form.
- A copy of a bill or other written statement from the provider of service is acceptable only when NO other insurance is applicable.
- Cancelled Checks are NOT acceptable.
- If insurance is applicable, a statement from ALL MEDICAL/DENTAL INSURANCE CARRIERS SHOWING DEDUCTIBLE, PAYMENTS AND COPAYMENTS IS REQUIRED. MAIL COMPLETED FORM TO: BROWN & BROWN of NEW YORK, INC

DBA FITZHARRIS & COMPANY 333 Earle Ovington Blvd Suite #215 Uniondale, NY 11553-3624 (516) 944-2823, Fax (516) 944-2953

DEPENDENT CARE SPENDING ACCOUNT CLAIM FOR REIMBURSEMENT

Name of Employer			
Employee Name	Social Security		
Employee Address			
	Street	City	
	State	Zip	
Dependent Name	Date of Birth	Relationship to Employee	
Please complete the information be each listed provider.	low and attach corresponding bi	ills or receipts with dates of service for	
Name:	Name:		
Address:			
Tax I.D. or Soc. Sec. #	Tax I.D. or Soc. Sec. #		
Dates of Service: to	Dates of Service		
If dependent care was provided in you Household Services Relating To The FICA And FUTA Taxes on Wages Paragoom And Board Expenses Incurred Transportation Expenses of A Housek Other (please list)	Care Of A Qualifying Individua aid To A Housekeeper Outside The Home For A House seeper	s	
If your eligible expenses were incurre home, complete the following:	d outside of your		
Services Related To The Care Of Qua And Incurred in A Day Care Provider	lified Individual(s) 's Home/Day Care Center	\$	
TOTAL DEPENDENT CARE REIMBURSEMENT REQUESTED:		\$	
CERTIFICATION I certify that I and/or my eligible depender Flexible Spending Account. I further decl Income Tax Returns. I certify that the abo individual(s).	are that I have not and will not ded we eligible expenses have been (or	uct these expenses on my Individual will be) paid for the care of a qualified	
EMPLOYEE SIGNATURE		DATE	

MAIL COMPLETED FORM TO:

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