

FOR TODAY, FOR TOMORROW, FOR LIFE

An Introduction to Allied Flex

Putting You in Control

Every year healthcare costs are escalating, but now you have the power to create cost savings by taking control of your own healthcare dollars. Your employer has teamed up with Allied to give you the opportunity to make a decision today that will save you and your family money for the future.

Allied Flex allows you to set aside pretax dollars to pay for out-of-pocket health and dependent care expenses. By electing to participate in Allied Flex, you save on larger out-of-pocket expenses as well as the daily purchases that you already pay for. *You* decide whether to participate in a Health FSA, Dependent Care FSA, or both. *You* decide the amount to be deducted from your paycheck on a pretax basis during the plan year. Allied Flex puts *you* in control.

Flex Plans provide a number of advantages — fiscal and personal — to you as an employee. One of the most desirable and economical aspects of an Allied Flex Plan is the way it increases your spendable income and reduces your federal income, state, and Social Security taxes. Since taxable income is reduced by the amount contributed, you reduce the amount you pay in taxes and increase the amount of your paycheck you get to keep. Most individuals save from \$30 to \$40 in taxes for every \$100 set aside into their FSA. Yearly, FSA participants save an average of 30 to 40 percent on out-of-pocket expenses — that's thousands of dollars per year. With a federal tax rate higher than 15 percent, or with payments to state or local income taxes, your savings can be even greater.

	With Flex	Without Flex
Annual Salary Before Taxes	30,000	30,000
FSA Contribution	-1,500	0
Taxable Income Less Taxes	28,500	30,000
Federal Income Tax (Estimated 15%) FICA 7.65%	-6,455	-6,795
Less Healthcare Expenses	0	-1,500
Take-Home Pay	22,045	21,705
TAX SAVINGS	\$340	\$0



Flex Online Account Management

Easy-to-use tools on Allied's secure website allow you to track your Allied Flex account expenses, balances, and claims from anywhere, anytime. Obtaining an account number is simple. Go to alliedbenefit.com and click "Request New Account" on the far right side of the page.

Scan and email claims to:
flexclaims@alliedbenefit.com

Fax Flex claims to:
312.416.2870

Mail claims to:
200 W. Adams St. Suite 500
Chicago, IL 60606

Allied Flex Customer Service:
312.906.8080

Hours:
Monday-Thursday: 7:30am-5:00pm
Friday: 8:00am-5:00pm

For even more information on Allied Flex, visit alliedbenefit.com.

You Choose

Health FSA – When participating in a Health FSA, you choose how much of your salary you want to set aside pretax to pay for out-of-pocket medical expenses such as deductibles, coinsurance, co-payments, prescriptions, physical examinations, and more. The full amount of money in your Health FSA can be used starting day one of your plan year for yourself, your spouse, or any of your eligible dependents, even if they are not covered by your health plan. You must be able to claim them on your federal income tax form. The Health FSA can also be used for out-of-pocket dental and vision expenses such as dentures, orthodontia, preventative cleanings, eye examinations, and LASIK surgery. As of January 1, 2011, most over-the-counter (OTC) medicines and drugs must be accompanied by a prescription to be reimbursed under your FSA. You still will be able to purchase some OTC items without a prescription such as contact lens solution, diabetic supplies, and bandages. For more information and a full list of eligible expenses, visit alliedbenefit.com.

Dependent Care FSA – Similar to the Health FSA, you choose how much of your salary you want to set aside pretax for dependent care expenses incurred inside or outside your home, while you (and your spouse, if you're married) are attending school on a full-time basis or working. Dependents under the age of 13 and dependents or spouse of the taxpayer who are physically or mentally incapable of caring for themselves qualify for reimbursement. Babysitters, before- and after-school child care programs, day care, and preschool programs are just some of the eligible expenses that can be reimbursed under this program. Expenses paid to your relative, except your spouse or other dependent, are also generally reimbursable. It is important to note that services provided outside your home qualify only if the center complies with all applicable state and local regulations. Unlike the prefunded Health FSA, money in your Dependent Care FSA is not available on day one — you can only draw on the amount contributed.

Accessing Your Funds

Allied Flex Debit Card – Avoid paying cash for drug and physician co-pays, filling out cumbersome claim forms, and awaiting reimbursement. With the Allied Flex Debit Card, you can use a single card to pay for all qualified expenses wherever debit MasterCard is accepted. Whether you are visiting a doctor, stopping at the pharmacy, or visiting other eligible locations, you can simply swipe your Allied Flex Debit Card, and approved expenses are automatically deducted from your FSA account. Make sure you still save receipts, as Allied may ask you for copies to verify that the expenses are eligible under the FSA. In most cases you won't need to submit a receipt, because with the Allied Flex Debit Card, your purchases will be auto-substantiated at thousands of retailer locations nationwide. The Allied Flex Debit Card can only be used for health expenses. Dependent care expenses must be submitted with receipt and tax ID number to Allied. For more information on eligible locations, visit sigis.com.

Manual Submission – Both dependent care and healthcare reimbursement claims may be submitted to Allied. Each claim must include a receipt showing the type and amount of the expense as well as the date the expense was incurred. An explanation of benefits from your group health plan will satisfy this requirement. If a claim for payment of expenses under your Allied Flex Plan is denied, Allied will provide written notice of the denial explaining the specific reasons for the denial, and a description of any additional material or information necessary.