



Quickstart Guide Transitioning to your *new FSA*



Welcome FosterAdopt Connect, Inc.!

Here are the details you need as you transition your new FSA Plan and Employee Benefits Corporation.

Your Flexible Spending Account (FSA) is moving to Employee Benefits Corporation effective **May 1, 2025**

We will provide all claims processing, record keeping and customer service associated with your new FSA Plan and Benefits Card.

To help you make a smoother transition, this [Quickstart Guide](#) contains important dates in the **Transition Timeline**, how to log into your account and submit claims in **Frequently Asked Questions** and help with the Benefits Card in **Using the Benefits Card**.

It is important to review ALL the materials provided with your new FSA Plan, including the Summary Plan Description. Log into My Account Assistant and select Forms and Materials from the menu.

Transition Timeline

May 1, 2025

Your previous debit card will no longer be active on this date; it is safe to destroy it at this time

Your current administrator will no longer accept claims from your current FSA for processing

*Your current administrator will reimburse claims received **prior to** May 1, 2025*

May 1, 2025

Employee Benefits Corporation begins the administration of the BESTflex Plan and participants can begin submitting claims.

A new Benefits Card will be received by May 15, 2025

Frequently Asked Questions

How do I create an account and log into My Account Assistant?

Once enrolled, you create your User Name and Password the first time you use My Account Assistant. Then, you simply log in with your User Name and Password.

1. Create your account the first time you use My Account Assistant

- Go to www.ebcflex.com
- Choose “Participants,” from the Log In dropdown list
- Choose “First Time User,” and follow the prompts to create your User Name, Password and Security Question/Answer

2. Log into your account

- Go to www.ebcflex.com
- Choose “Participants,” from the Log In dropdown list
- Enter your User Name and Password

How do I submit claims?

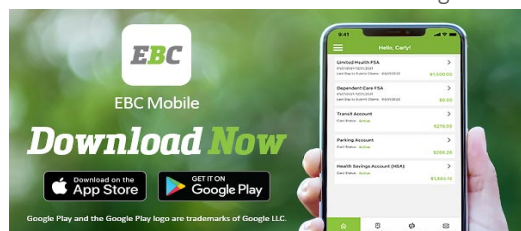
Once enrolled, you can submit claims incurred in the current Plan Year beginning on **May 1, 2025**

1. Using My Account Assistant

To submit claims and documentation online, log into your account at www.ebcflex.com and choose “Submit a claim” from the menu.

2. Using EBC Mobile

You can also submit claims and documentation using our mobile app.



Download the app for your Android phone from [GooglePlay](https://play.google.com/store/apps/details?id=com.ebcflex) or for your iPhone from the [Apple App Store](https://apps.apple.com/us/app/ebc-mobile/id1444444444). Use “EBC App” as your search query to locate the app in the stores.

3. Using a Paper Claims Form

An Employee Benefits Corporation Claim Form is also available.

Go to www.ebcflex.com and choose “Claim Form” from the Quick Forms dropdown list. Then, fill out the form and fax or mail it to us.

When should I begin submitting my BESTflex Plan claims?

You may begin submitting Health and Dependent Care FSA claims and documentation for eligible expenses to EBC beginning **May 1, 2025**.

When will my first claim be processed?

We will begin processing claims on **May 1, 2025**.

What should I know about submitting claims for Health Care FSA eligible expenses?

Once your total election amount is approved and you are enrolled in the plan, you can submit claims for eligible Health Care FSA expenses up to the total of your Health Care FSA election amount.

What should I know about submitting claims for Dependent Care FSA eligible expenses?

Per IRS regulations, claims for eligible Dependent Care FSA expenses cannot be reimbursed until after the expense is incurred and after the service is provided. **Recurring Dependent Care FSA claims are no longer supported by the IRS.**

- If you pay out-of-pocket for a daycare expense and later submit a Dependent Care FSA claim for that expense, we cannot reimburse the claim until after you receive the service.
- Also, unlike the Health Care FSA, your current balance in the Dependent Care FSA, not your total election amount, is the maximum reimbursement you can receive.
- If we receive a properly documented claim for an unreimbursed eligible expense prior to **May 1, 2025** it will be held and processed starting on **May 1, 2025**

What happens to the claims I’ve submitted to my previous FSA administrator?

All claims will be reconciled with your previous administrator and sent to EBC.

How do I get my forms and gain access to your website?

To download forms or information materials online, log into your account at www.ebcflex.com and choose “Forms and Materials” from the menu.

Will my previous direct deposit authorization transfer to Employee Benefits Corporation?

Although we have requested it, we may not receive banking data from your previous administrator. You can easily authorize direct deposit using My Account Administrator starting **May 1, 2025**.

Using the Benefits Card

The Benefits Card is a prepaid debit card that you use instead of paying out-of-pocket for eligible Health Care FSA expenses.

- The card cannot be used to pay for Dependent Care FSA expenses.
- A NEW card will be mailed to you by **January 15, 2025**.
- Save your Benefits Card, even after depleting Health Care FSA funds or after your Plan Year ends. You only receive a new card at no cost every five years.

What does substantiation mean?

Substantiation describes the process of verifying that an expense is eligible under the BESTflex Plan when using the Benefits Card.

When you use the card to pay for an eligible Health Care FSA expense, it is either verified as an eligible expense and the sale will go through or it is declined and you must use another form of payment. See item 8.

What happens if I pay for an ineligible or unsubstantiated expense using the card?

If you make an ineligible or unsubstantiated purchase from a merchant without an inventory information approval system (IIAS) or you use the card to pay for medical, dental or vision expenses (see item 8), you'll receive a **Documentation Request** asking you to either submit expense documentation or reimburse the plan for the expense.

Remember to always save your expense documentation.

If my card has been temporarily suspended, who should I call?

Please contact Participant Services at Employee Benefits Corporation toll free at 800 346 2126 or using email at participantservices@ebcflex.com

Here are 8 essential tips for using the Benefits Card.

For additional important information, please review your Benefits Card brochure. It's available as a download when you log into My Account Assistant. Choose "Forms and Materials" from the menu.

1. Know where you can use your card

Here is a map of stores with IIAS. When you use the card at any of these stores, your purchase is verified as eligible automatically at the cash register: <https://www.sig-is.org/card-holders/store-locator>

2. Know what you can buy with the card

Here is a list of eligible and ineligible items:

<https://www.sig-is.org/eligible-product-list/eligible-product-list-criteria>



3. Why might your card be cancelled?

- Your Health Care FSA terminates
- The card was used inappropriately for ineligible expenses too many times

4. Why your card might be declined?

- The merchant may not accept the Benefits Card
- Your purchase may not be eligible
- The card might be temporarily suspended for an ineligible expense

5. Get our mobile app

With EBC Mobile if a card transaction needs documentation, you will receive an email. You'll be able to view your account balance, submit claims and you can take a photo of your expense or card documentation and send it to us using the app.

6. Always save your expense documentation

If your card transaction is not verified at the cash register, you will receive a **Documentation Request** asking for expense documentation.

7. Expense documentation requires:

- Date of Service
- Type of expense
- Amount of the expense incurred
- Name of Service Provider

8. Using the card at health/dental/vision providers

Your transaction may not be verified at your health, dental or vision providers like it is at retailers or pharmacies with IIAS. You will receive a **Documentation Request** asking you to provide documentation of the expense.

Who should I call if I have questions?

Please contact our Participant Services Team between 7 a.m. and 7 p.m. CST at 800 346 2126 and choose option 1.