

Flexible Spending Account Plan Highlight

TruWest Credit Union

What is a Flexible Spending Account?

A Flexible Spending Account (FSA) lets you set aside a certain amount of each paycheck into an account - before paying income taxes. During the Plan Year, you will have access to this account for reimbursement of eligible medical expenses not covered by insurance. You may also have the option to use up to \$500 of dollars to reimburse eligible dependent care and commuter expenses (if allowed in the Plan).

How Does It Work?

You can contribute up to your plan's maximum for each benefit offered in the FSA. To do so, simply make your annual elections during your Plan Enrollment Period. As a reminder, you must actively enroll in your FSA each Plan Year.

| Benefit Options | Benefit Maximum | Deadline to Incur Expenses | Deadline to Submit Claims |
|-----------------|-----------------|----------------------------|---------------------------|
| Dependent Care | \$5,000 | 3/15 | 3/31 |
| Health FSA | \$2,650 | 12/31 | 3/31 |

Your plan allows a rollover of up to \$500 for Health FSA funds remaining at the end of the Plan Year.

What is the Sentinel Benny Card?

The Benny Card is a Pre-Paid VISA card that allows you to pay for eligible FSA expenses at the point-of-sale. These cards can be used wherever VISA is accepted. Your Benny Card is valid for 3 years. If you continue to participate in the FSA, simply keep your card and your new balance is reloaded each Plan Year.

It's simple: The card eliminates out-of-pocket expenses and reduces the need to file a claim. And the best part - it's free!



How Do I Establish My Online Account at www.sentinelgroup.com?

Logging in to your secure online account is simple! Log onto www.sentinelgroup.com and hover over LOGIN in the upper right corner. Select "FlexChoice (Health FSA/Dependent Care/Commuter)" in the "Individuals" category of the dropdown menu and then click on "Create your new username and password" under "New User?"



Manage your account online
sentinelgroup.com



Call the Service Center at
888-762-6088



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