NetBenefits® Flexible Spending and Reimbursement Accounts Services Guide

Fidelity INVESTMENTS®

Contents

OVERVIEW **3**
Log in to Your Account(s) 4
ACCOUNT MANAGEMENT **5**
File a Claim (Submit a Payment or Reimburse Yourself) 5
Upload a Receipt 5
Repay a Denied Claim 6
View All Transactions 7
Additional Account Views 7
Notification Preferences 7
DEBIT CARDS **8**
Commuter Debit Card 9
Debit Card Documentation Requirements 9
Lost or Stolen Debit Cards 9
MESSAGE CENTER **10**
ACCOUNT UPDATES **11**
Add Dependent 11
Link a Bank Account 11
Remove a Bank Account 12
FORMS **13**
FREQUENTLY ASKED QUESTIONS **14**

Overview

- *This guide is a general guide of Fidelity flexible spending and reimbursement accounts offerings. Please note that plan offerings are selected by your employer. This guide may illustrate a plan that is not currently available to you.*
- *For an optimal experience, use NetBenefits on a computer or mobile device.*
- *For Flexible Spending Account (FSA) claims (health care or dependent care), our Fidelity Health® app can be downloaded and used. Scan the QR code below to download the app to an Apple®, or Android™ device.*

Welcome to NetBenefits, Fidelity's robust site where you can view and manage your flexible spending and reimbursement accounts. This one-stop guide for the site will help you find the information you need to manage your accounts.

Within the NetBenefits flexible spending and reimbursement accounts site you can:

- View account balances.
- Reimburse yourself via direct deposit to a personal bank account or via check.
- Pay your provider via online bill pay.
- Access online monthly account statements.
- Upload requested claim documentation.
- And much more!

LOG IN TO YOUR ACCOUNT

Step 1: Visit NetBenefits to access your account:

- If you already have a NetBenefits account, use your credentials to log in.
- If you're new to NetBenefits, select **Register as a new user** and follow the on-screen instructions to create your username and password. Note: It is recommended that you establish a unique username, not your Social Security number. It is important to take advantage of NetBenefits multi-factor authentication security measures.

Step 2: Once logged in, select **Flexible spending and reimbursement accounts.**

Step 3: Once on your Flexible spending and reimbursement accounts summary page, you can view balances, see transactions, and manage your Flexible spending and reimbursement accounts.

Step 4: Use NetBenefits to manage your debit card(s). On the Flexible spending and reimbursement accounts page, select the **Manage debit cards** link to activate your card, report it lost or stolen, set your PIN, or add an additional card for a dependent or anyone you authorize.

Cardholders must be at least 18 years old, and you will need to enter the dependent's Social Security number. Only the account owner may request additional debit card(s) and they will be mailed directly to the account owner's address. Please allow 7 to 10 days for the additional debit card to arrive in the mail.

Also note the **Need more help?** icon at the bottom of the Flexible spending and reimbursement accounts summary page. This displays the call center number and where to go for **Forms and information.** Forms and resources are located here and include Claims Terms and Conditions, reoccurring claim, authorized representative, power of attorney forms, and more.

Account Management

The Flexible spending and reimbursement accounts summary page provides you with some quick and easy actions. Review the quick links to start your needed action. The top actions are **Upload a receipt, Link a bank account, Reimburse yourself,** or **Pay an expense.**

FILE A CLAIM (SUBMIT A PAYMENT OR REIMBURSE YOURSELF)

To file a claim on NetBenefits, log in and select **Flexible spending and reimbursement accounts.** Select either **Pay an expense** or **Reimburse yourself.** Then specify your account type, upload your document(s), select your expense category/type, provide expense details, and submit.

You can submit a manual claim to reimburse yourself with a reimbursement request form. To access that form, scroll to bottom of the **Flexible spending and reimbursement accounts summary** page to the **Forms and information** icon to download the needed form. Once the claim has been approved, funds will be issued directly to you via check or direct deposit depending on your linked accounts and preferences. Should your claim be denied, you will receive an email or text that directs you to **Go to message center** for the denial reason.

UPLOAD A RECEIPT

Most pharmacy claims will auto-substantiate. Other transactions may require additional documentation. Hold on to your detailed receipts. Usually, you receive a receipt request within a few days of swiping your debit card. Always save receipts with other important papers and for possible future requests.

Note: Receipts must have: date of expense, description of expense, name of provider or merchant, dollar amount, and name of recipient. A new receipt may be required if original receipt provided is missing any of the necessary details. Receipts must be in a JPG, JPEG, GIF, PNG, or PDF. Each document can be a max of 3 MB.

You will view the current transaction(s) needing a receipt. If your transaction is not displayed, it may be a timing issue. **Note:** Fidelity Flexible Spending and Reimbursement Accounts Services does not send out notifications to you advising if a receipt is **not needed**. Check your email or text messages for a notice that a receipt is needed.

REPAY A DENIED CLAIM

Another common activity that participants may have to perform is to pay back an unsubstantiated claim(s). Consistent with IRS regulations, on behalf of your employer and your plan, we will request repayment. We will request repayment from you for any paid claims for which we have not received sufficient receipt documentation. You will receive an email or text notification which will direct you to NetBenefits. After you log in, select **Flexible spending and reimbursement accounts,** then select **Repay a denied claim.** A new screen will open for you to accomplish repayment activities.

To repay a claim you can utilize either of the two options below:

1. Select the transaction that needs to be repaid. **Repay** the claim(s) via a transaction directly from your personal bank account you have on file. See **Link a bank account** for instructions if you need to add or update your linked bank account. This is the fastest way to submit your repayment.

2. Print the **Denial Letter with Repayment** and mail it along with a personal check to the mailing address listed at the bottom of the notification.

Note: *If you have sufficient documentation for the claim that has been denied and is pending repayment, you can select the* ***Upload a Receipt*** *option if it's available instead of repaying the claim. If the repayment is associated with a claim where a debit card refund was issued, please contact us so correct allocation of funds can occur.*

VIEW ALL TRANSACTIONS

Visit NetBenefits. After you log in, select **Flexible spending and reimbursement accounts,** then scroll down to **Recent activity** to view your last 30 days of account transactions. To see more transaction details, select the **View all** link.

ADDITIONAL ACCOUNT VIEWS

If you hover over the **Accounts** tab, in the account section you will find the following additional links (you can access "Accounts" by selecting the plan name under the "Current Benefits" section):

Account Activity—View your pending and processed transactions. You can also export your transactions if you wish to access your transactions in a spreadsheet. ***Note:*** *This cannot be done with QuickBooks®.*

Claims—Shows a list of the claims that have been filed. Claims can be filtered by Date, Account, Merchant/Provider, Claim Status, and Amount.

Payments—View a list of all transactions for your accounts. Payments can be filtered by Date, Transaction Number, Method of Payment, Status, and Amount.

Statements—View your account statements, receipt reminders, and denial letters.

"I Want To" Section—Allows for a fast and easy way to do common activities. Hover over the Accounts tab to select the section you want to display.

NOTIFICATION PREFERENCES

You can update your email and telephone number by navigating to NetBenefits. Select **Flexible spending and reimbursement accounts** and then select **Go to message center**—the **Update Notification Preferences** icon is displayed in this view. You can update your notification preferences to email and/or text. In this section, you can update your contact information including mobile number, time zone, or email address. You can also update your notification preferences and can select **Email or Text** for various claims and payment notifications. It is important to note that notifications are provided when you need to act on one of your transactions.

It is important to note that all notifications will come from **Fidelity.Health.Accounts@Fidelity.NetBenefits.com.** This is a no-reply email address. Make sure these notifications do not end up in your spam folder. For assistance, call the Fidelity Flexible Spending and Reimbursement Accounts Services call center number your employer has shared at initial enrollment.

Debit Cards

Advantages of the debit card:

- Pay directly from your account(s) at the point-of-sale for qualified expenses
- Charges are paid directly to the provider or retailer
- No waiting for reimbursement
- Can be loaded to your digital wallet for Apple Pay® or Google Pay™

Eligible expenses:

The IRS determines what expenses you can pay for when using your flexible spending and reimbursement accounts. For general medical expense information, see IRS Publication 502 at http://www.irs.gov/pub/irs-pdf/p502.pdf. For child and dependent care expenses, see IRS Publication 503 at https://www.irs.gov/pub/irs-pdf/p503.pdf.

Using the card:

To activate your debit card, call the number on the back of the card and follow the activation instructions. Or, after logging into NetBenefits, select **Flexible spending and reimbursement accounts,** choose **Manage debit cards** to activate your card, set a travel notice, order a debit card for a dependent (or anyone at least 18 years old that you authorize), set a PIN, and perform other actions.

Some flexible spending and reimbursement accounts may not require you to submit documentation for purchases made at retailers that use an inventory information approval system (IIAS), such as pharmacies. These merchants will approve eligible expenses at the point of purchase. **We encourage you to save your receipts.** The debit card is a chipped card. Please note that in rare instances certain merchants may deny your card if they have an older debit card terminal. Be sure you ask the merchant to run your card manually.

For a complete list of IIAS merchants, visit https://www.sig-is.org/. When using your card at these merchants, you can use your card for the entire purchase amount. Eligible expenses will be charged to your debit card. You'll need to use another form of payment for any ineligible items. **Documentation may be required if eligible items are not verified at the point of sale. You will receive an email, text, or mailed notification if documentation is required.**

Debit Card Refunds:

If a merchant refunds your debit card, the credit of funds will apply to the current plan year. If the refund is intended for expenses that occurred in a prior plan year, please contact us to have the funds allocated to the appropriate plan year.

Important Note: *The service date on a debit card transaction is current date. Be sure to submit a manual claim if paying an expense incurred outside of the current plan year.*

COMMUTER DEBIT CARD

If your employer offers and you participate in a Commuter benefit, you will have a separate Commuter specific card. To activate your commuter debit card, call the activation line at: 866-898-9795.

You can add your commuter debit card to your digital wallet for:

- Apple Pay®
- Google Pay™
- Samsung Pay

Please note that the card image in the digital wallet will only display a card that says **BENEFITS CARD.** *It will not identify as commuter debit card*.

DEBIT CARD DOCUMENTATION REQUIREMENTS

You may be required to submit documentation for a debit card transaction on your debit card or commuter debit card. All claims submitted via paper form or submitted through NetBenefits will require documentation. Please review the information below.

Your documentation will need to contain the following:

1. Date(s) of expense
2. Type(s) of expense
3. Cost of expense(s)
4. Merchant name or information

Most health insurance companies provide an Explanation of Benefits (EOB) for health care services. An EOB will contain the correct information that is needed to substantiate qualified medical expenses if you are unable to obtain a receipt.

Documentation may be needed for debit card transactions due to IRS regulations.

- When you make a purchase that requires you to provide documentation, we will send you automated receipt reminders via mail, text, or email. Once we receive your documentation, you will no longer receive reminders.
- If we do not receive and process receipt documentation within **100 days** after your card transaction, your flexible spending account or health reimbursement arrangement on your card will be inactivated and placed in a temporary hold status. Please note that if you also have Health Savings Account (HSA) on your card, it will not be impacted. You will be asked to send us appropriate documentation for this card transaction, or you will need to reimburse your plan. Your flexible spending account or health reimbursement arrangement on your card will be reactivated within one business day of processing your documentation or repayment; for instructions on making repayments, please review **Repay a denied claim.**

LOST OR STOLEN DEBIT CARDS

To report your debit card as lost or stolen, contact 833-811-7432 or access the **Manage debit cards** link as detailed above.

You may report your silver commuter debit card lost or stolen by calling the phone number noted in the **Need more help?** section of your NetBenefits flexible spending and reimbursements accounts summary page. Your debit card will immediately be inactivated and your new one will be mailed to the address on file within 7 to 10 business days.

Message Center

You can find the Message Center by visiting NetBenefits and selecting **Flexible spending and reimbursement accounts** and navigating to the **Go to message center** link. This will open to a new page with **Message Center** displaying. You may view notifications for receipt reminders, requests for more information, denial letters, and more in the **Message Center.** These notices come from the email address—**Fidelity.Health.Accounts@Fidelity.NetBenefits.com.** This is a no-reply email address but check your spam box if you haven't been receiving these notices or reminders on actions you need to take.

When there are new notifications in the Message Center, the message number will be displayed with a red number indicating how many new notifications have accrued.

For each message, you will be able to see the following:

- Date and time the message was sent
- Who the message is from (if a notification to you, this will be listed as "Auto-generated")
- The subject of the message
- Message attachments

When a new message appears, it will be bolded. After a message has been read, it will appear in normal font, and you will have the option to archive the message(s). On the main page, you will have the option to see both **Current Messages** and the option to view **Archived Messages.** If archived messages are open, you have the option to hide them by selecting **Hide Archived Messages.** When archiving a message, you can select them individually or multiple at a time. If you select a message that is bolded and hasn't been read yet, it will automatically be marked as "read" and will not be bolded anymore. Messages will be stored for a period of 3 years.

Note: *Once a message has been moved to the archive section, it cannot be moved back or be permanently deleted.*

Account Updates

ADD DEPENDENT

You can add a dependent during the claim submission process, a reimbursement or payment request, or you can add one in your profile. Select your name at the top of the page and then select **Profile Summary** in the drop-down menu. In the Profile Summary page, you can add a dependent by selecting **Add Dependent.**

You will be required to submit the following information for the dependent:

- Full name
- Date of birth
- Gender
- Student information
- Relationship to accountholder
- Please note that address changes need to be submitted to your employer

Once all required fields are completed, select **Submit.**

LINK A BANK ACCOUNT

You can link your personal bank account to your **Flexible spending and reimbursement accounts** by selecting NetBenefits, and then **Flexible spending and reimbursement accounts.** Select **Link a bank account.** You can add your account to quickly reimburse yourself for eligible health care, dependent care, or health reimbursement arrangement expenses paid out-of-pocket by you or your eligible dependents. Reimbursements will happen within 24 to 48 hours if you have direct deposit. All reimbursement account plan types would be attached to this bank account.

Complete the required fields for adding a bank account and select **Submit.**

Important tips for verifying your bank account

- The bank account must be in your name and Social Security number. The banking verification process helps ensure that your name, Social Security number, bank name, and account number are a match.
- The bank account must have a positive balance at the time of verification.
- The bank account must be based in the United States.
- The bank account cannot be a prepaid debit card account, home equity line of credit, line of credit, or credit card check.
- The bank account cannot be in a negative status, frozen status, or be a closed account.
- The bank address should be the corporate headquarters address and not a branch location; in many instances, the address will auto-populate.
- You can add or change up to 3 bank accounts within a 7-day period. This is a security measure for your protection.

If your bank account can't be verified based on information provided from the real-time banking verification process, then you can verify your account using the micro-deposit verification process.

IMPORTANT: For security purposes, a micro-deposit ranging from $0.01–$0.99 will be made to your personal bank account in the next 1–3 business days.

Please remember to keep checking your bank account for that Fidelity micro-deposit in your account, which would be under **FIDELITY INVESTM PRETAX BENEFIT TRANS.** Once you see that micro-deposit in your account, note the amount and go to NetBenefits. Once logged in, select **Flexible spending and reimbursement accounts** and then select **Link to a bank account.** A banner will read "One or more bank accounts require activation."

Select **Activate** and enter the micro-deposit amount that was listed in your banking information. Select **Submit.** Now you are all set to start receiving your reimbursements faster via direct deposit to your own bank account. You will also receive a notification that a new bank account connection has been added.

REMOVE A BANK ACCOUNT

To remove a bank account, go to NetBenefits. Once logged in, select **Flexible spending and reimbursement accounts** and then select **Link to a bank account.** Underneath Bank Accounts will be the option to View, Activate, or Remove. Select **Remove** to eliminate the bank account associated with your flexible spending or reimbursement account(s).

Note: *The "Remove" button will only be visible when bank account updates are allowed and if there are no pending electronic transactions.*

Forms

After logging into NetBenefits, select **Flexible spending and reimbursement accounts.** From there you will see the **Forms and information** link at the bottom of the **Flexible spending and reimbursement accounts** summary page. The table below details which forms may be visible to you based on your benefits availability.

Form Name	Account Type	Description
Authorized Representative/HIPAA Form	All	This form documents the designation of an Authorized Representative on your behalf. This form authorizes the release of information to the named representative(s). Only valid for one year after submission for your active flexible spending and reimbursement accounts. *Please note that this form allows information to be provided to the authorized representative but does not allow them to make any changes.*
Automatic Orthodontia Request Form	FSA/HRA	You can complete this form if you would like to receive automatic reimbursement for orthodontia expenses. A new form must be submitted at the start of each new plan year.
Claims Terms and Condition	FSA/HRA/DCA	The terms and conditions of a reimbursement request.
Medical Necessity Form	FSA/HRA	This form is to be completed when submitting "dual-purpose" expenses. Dual-purpose expenses are expenses that are only eligible with a Medical Necessity letter or signed doctor's note (e.g., massage therapy, etc.).
Power of Attorney Form	All	This form is used to legitimize someone else as an authorized user on your account. This form is valid for the lifetime of the account holder. By selecting a power of attorney, you are agreeing that the power of attorney can make decisions for you.
Recurring Dependent Care Request Form	DCA	This form is to be completed each plan year and as changes occur when you want to receive recurring reimbursement of dependent care expenses. A new form must be submitted each year.
Reimbursement Request Form	FSA/HRA	This form is used to submit any out-of-pocket expenses for reimbursement.
Commuter Card Transaction Dispute Form	Commuter	This form is used when you wish to dispute a transaction in the case of suspected fraudulent debit card activity on your commuter debit card. This form is requested via Fidelity Flexible Spending and Reimbursement Accounts Services.
Adding Direct Deposit Form	All	This form should be completed if the online process is not available to you.

Frequently Asked Questions

How do I change my health or dependent care flexible spending account payroll deduction amount?

You can only make changes to your health or dependent care flexible spending account at annual enrollment or if you experience a qualifying life event such as marriage or birth of a child. Contact your employer for more information.

What do I do if a provider or my health insurance refunds me for an expense that I paid for with my benefit account, or if I requested funds in error?

For a health care flexible spending account (FSA) or health reimbursement arrangement (HRA), you can submit a check along with the claim number to the standard PO Box on claim notifications for this repayment. Or you may call the phone number noted in the **Need more help?** section of your NetBenefits Flexible spending and reimbursements accounts summary page to have the corresponding claim denied so that you can repay the claim within NetBenefits. If the provider refunds your debit card, the account will be repaid, but you may need to contact the call center to make sure the refund applied to the correct claim.

Once I file a claim, how long does it take for my funds to be available?

Claim review occurs within 2 business days. Once your claim is approved, if you have a bank account added to your account this can take as little as 3 business days for those dollars to appear in your bank account. However, a paper check can take up to 7 business days to arrive. You can sign up for direct deposit. See **Link a bank account** above.

What do I do if my debit card declines or doesn't work?

Ensure you have activated the card and have logged into NetBenefits to accept your Terms and Conditions. Within your profile, confirm you have the correct and most recent card by verifying the last four digits. Check your balance and verify via your activity that there are no pending transactions you have not accounted for. If using the card at a retail pharmacy, ensure the item is coded as health care flexible spending account eligible. If you are still unable to determine the cause, check your debit card and contact 833-811-7432. This will take you to the specific queue that handles debit card transactions questions only.

Can I use my account to pay for medical expenses for a spouse or eligible dependent?

Yes, you may use your funds without penalty to pay for qualified medical expenses for yourself, spouse, or eligible dependent even if they are covered under another health plan. Consult a qualified tax advisor for advice.

Can I enroll in both an HSA and a health care flexible spending account?

If you enroll in both an HSA and a flexible spending account (FSA) or health reimbursement arrangement (HRA), you cannot make contributions to the HSA for that coverage period if the flexible spending account (FSA) or health reimbursement arrangement (HRA) are "general purpose" arrangements that pay or reimburse for qualified medical expenses.

However, you still may be able to make contributions to an HSA even if you are also covered under a flexible spending account (FSA) or health reimbursement arrangement (HRA) if those benefit accounts are "limited purpose." Limited purpose flexible spending account (LPFSA) or limited purpose health reimbursement arrangement (LPHRA) are benefit types that restrict reimbursements to certain "permitted benefits" such as vision, dental, or limited preventive care benefits. Other permissible combinations include "suspended HRAs" and "post-deductible" flexible spending account (FSA) or "post-deductible" health reimbursement arrangement (HRA). Consult with your tax advisor about your personal situation.

How can I grant my spouse access to my account?

You may submit a Power of Attorney Form or an Authorized Representative Form. A link to the forms section can be found at the bottom of the **Flexible spending and reimbursement accounts** page on NetBenefits.

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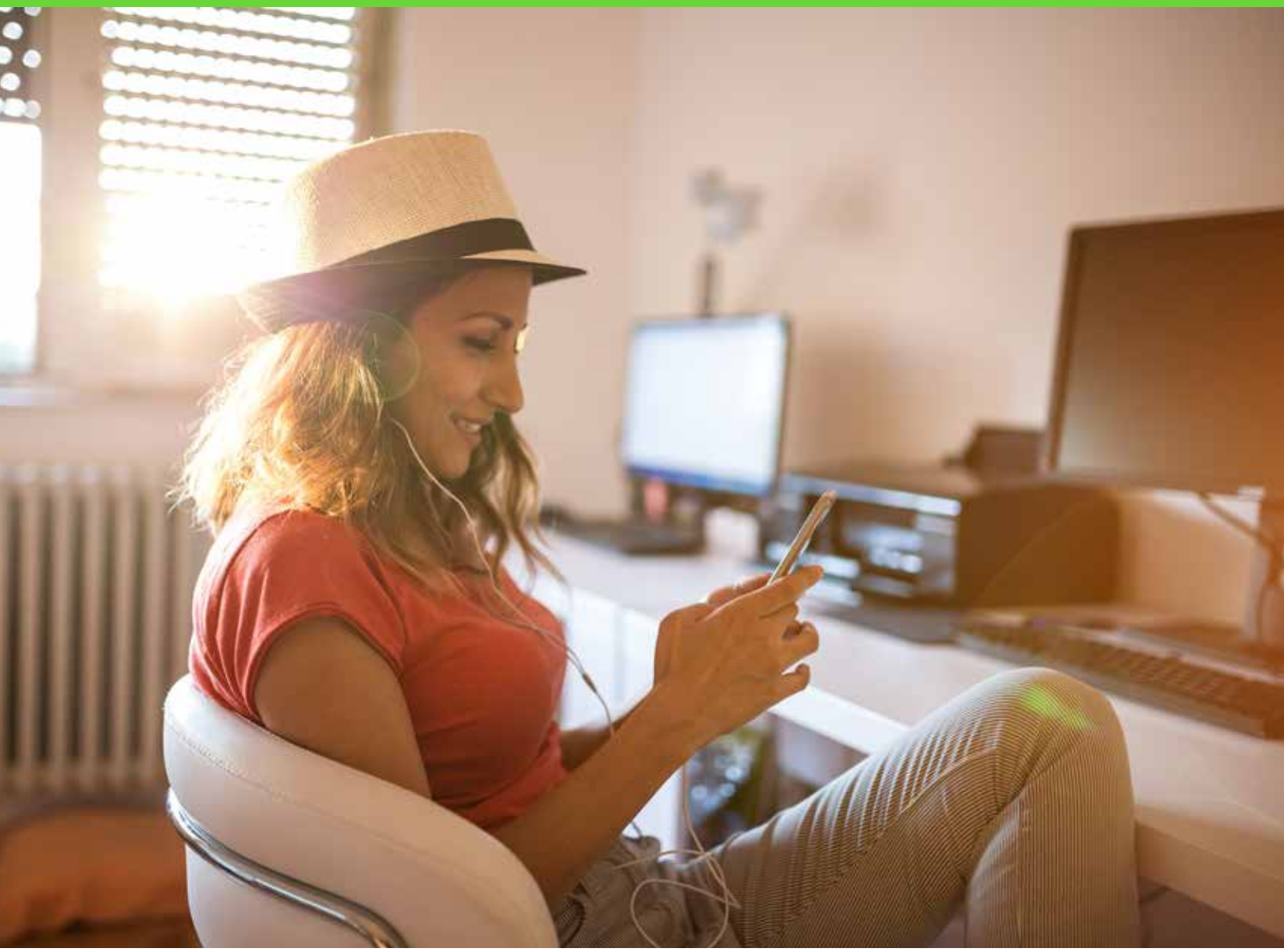
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