

PNC BENEFIT PLUS FLEXIBLE SPENDING ACCOUNT OVERVIEW



The PNC BeneFit Plus Flexible Spending Account (FSA) is a smart way to pay for your out-of-pocket qualified healthcare and/or dependent care expenses. You can enjoy tax savings and a convenient debit card for your eligible expenses.



What is an FSA?

An FSA is a tax-advantaged account offered by your employer that allows you to pay for eligible out-of-pocket healthcare and dependent care expenses, with pre-tax dollars, for you, your spouse and your eligible dependents.^{1,2,3} During benefit enrollment, you decide the annual amount you want to contribute, which effectively lowers your taxable income.



Most Common Types of FSAs

- **Health Flexible Spending Account (Health FSA)** allows for reimbursement of qualifying out-of-pocket medical expenses. For a list of eligible Health FSA expenses, please refer to the FSA and HSA Eligible Expenses List (see the “Tools & Support” tab on the PNC BeneFit Plus Consumer Portal at participant.pncbenefitplus.com).^{1,2,3}
- **Limited Purpose Flexible Spending Account (LPFSA)** allows reimbursement for preventive care and vision and dental expenses. The LPFSA is used in conjunction with a qualified High Deductible Health Plan (HDHP) and Health Savings Account (HSA).^{1,2,3}
- **Dependent Care Flexible Spending Account (DCFSA)** allows for reimbursement of dependent care expenses (e.g., daycare) incurred by eligible dependents.^{1,5}

Please check with your employer to see which Plans are offered.

Throughout the year, you are likely to face expenses when taking care of yourself and/or your family that insurance does not cover. An FSA can reduce your taxable income and your out-of-pocket expenses when you use your FSA to pay for healthcare items or dependent care expenses you would purchase anyway.



Is an FSA Right for Me?

An FSA is a great way to pay for expenses with pre-tax dollars. A **Health FSA** could save you money if you or your dependents:

- Have out-of-pocket expenses like co-pays, coinsurance, or deductibles for health, prescription, dental or vision plans.
- Have a health condition that requires the purchase of prescription medications on an ongoing basis.
- Wear glasses or contact lenses.
- Receive orthodontia treatments, such as braces, or have dental expenses not covered by your dental insurance.

A **Dependent Care FSA** allows you to set aside pre-tax dollars for out-of-pocket, eligible expenses (e.g., daycare) related to care for a qualified individual.^{1,5}



The Advantages of an FSA through PNC BeneFit Plus

- Your FSA funds are easy to access via your debit card when you need it most — at the clinic, pharmacy, dentist, etc.
- When you use your debit card, there is usually no need to file claims or wait for reimbursement.
- Additional cards may be requested, at no charge, via the PNC BeneFit Plus Consumer Portal in the “Banking/Cards” section of the Profile Tab or by calling PNC BeneFit Plus Consumer Services at 1-844-356-9993 for your spouse or eligible dependents age 18 or above.



Easy to Access

The PNC BeneFit Plus Consumer Portal lets you easily access your FSA with a click of a mouse.

- The website portal is personalized, secure and easy to use. You can view your account information or activity, check claims payment status, etc.
- Easily file claims and upload receipts online when necessary.
- Receive email alerts on your claim status or when you need to perform an action to process a claim.
- Use the Expense Tracker to easily organize, manage and track your eligible expenses.
- Knowledgeable PNC BeneFit Plus Consumer Services Representatives are available to respond to your plan questions, 8 a.m. – 8 p.m. ET, Monday through Friday, excluding holidays.

Download the **PNC BeneFit Plus Mobile App** today



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1. Go to the App Store® or Google Play™
2. Search for “PNC BeneFit Plus”
3. Download the PNC BeneFit Plus Mobile App



PNC BeneFit Plus Mobile Capabilities

- Check balance information and view claim transaction details.
- Initiate, submit and file account claims.
- Take a picture and securely upload an image of your receipt with your mobile device camera.
- Utilize the “Expense Tracker” tool to upload receipts for record keeping.



Ready to Help

For more information on your Flexible Spending Account options, please visit pnc.com/pncbenefitplus, call PNC BeneFit Plus Consumer Services at **844-356-9993** and/or contact your employer.

¹ PNC does not provide legal, tax or accounting advice. Consult your tax advisor about tax benefits applicable to Flexible Spending Accounts.

² To view a partial list of qualified medical expenses, see IRS Publication 502 available at <http://www.irs.gov/pub/irs-pdf/p502.pdf>

³ To review annual IRS contribution limits for FSAs, please see IRS Publication 969 or visit <http://www.irs.gov/pub/irs-pdf/p969.pdf>

⁴ Standard message and data rates may apply.

⁵ Please consult IRS Publication 503 available at <http://www.irs.gov/pub/irs-pdf/p503.pdf> for reference.

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