City of Amarillo Flexible Spending Account (FSA) Information

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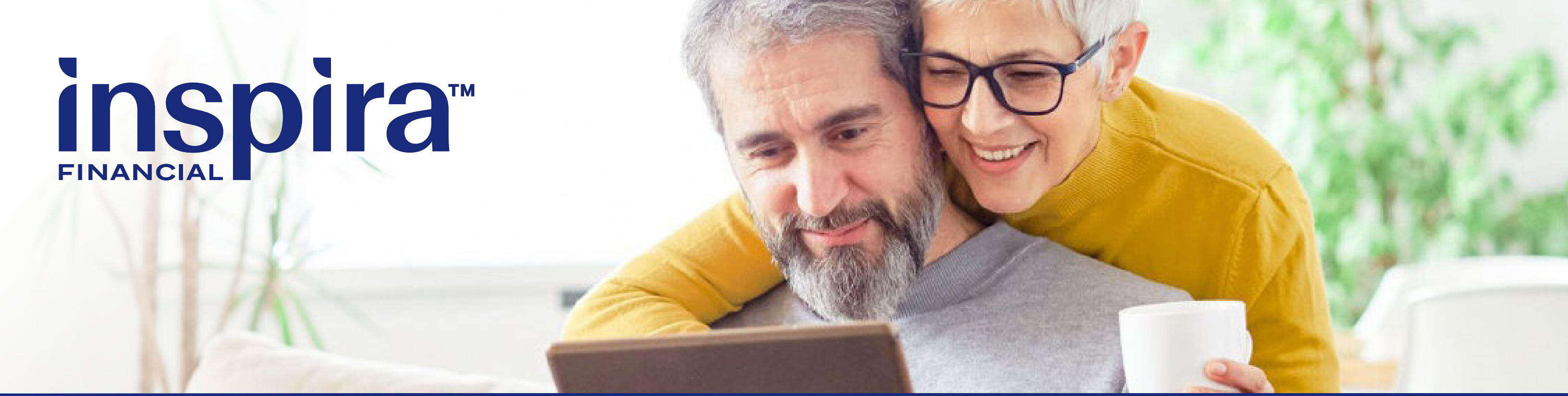

Connected Claims solution, with the Inspira Card

Health claims made easy

Managing what you owe your health care providers has never been easier. Just connect your health care claims data with your Inspira Financial account(s).

With our connected claims solution, you can:

- View your claims data and account transactions all in one place.
- Set up account alerts to let you know when claims data is received by Inspira and waiting for you to take action.
- Choose how you want to handle the claim, without submitting documentation*.
- Pay yourself back for what you already paid out of pocket.
- Archive your transaction so you can take action later.
- **Pay your provider:** Use the Inspira online feature to pay your provider directly from your account.

Note: If you have a Inspira reimbursement account, your employer may offer Auto pay**. If this feature is turned on, funds are automatically taken out of your Inspira Account and sent to you. If Auto Pay is turned off, you can choose how to pay your out-of-pocket expenses.

Set up account notifications

- Go to "Account Settings" then click "Account notifications" and choose the notifications you want to receive and how you get them.
- Click "SAVE."

Archive Claims paid with your Inspira Card

If you used the Inspira Card, your account debit card, to pay for an eligible out-of-pocket expense, select "Archive" when it comes through connected claims.

*For record keeping purposes or in case of Internal Revenue Service audit, save all of your receipts, invoices, Explanation of Benefits (EOB) statements,etc. that are related to your qualified medical expenses.

**If your employer offers the Inspira card and Auto pay, be sure that auto pay is turned off before you use your card.

Connected Claims solution, with the Inspira Card

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Here is how it works

1. Visit your health care provider. Your provider submits a claim to your insurance company to determine the amount you owe.
2. Your claim is processed by your insurance company and sent to Inspira.

- Inspira alerts you when your claims data is received and waiting for you to take action.
- You can view your claims data on your dashboard - see “Health Plan Claims.”

3. Choose how you want to handle the amount due.* You can:

- Pay your provider directly from your Inspira account.
- Pay yourself back for an out-of-pocket expense.
- Archive the expense so you can take action later.

*The amount due shown in your account is reported to us by the insurance company. Any adjustments to this amount may result in overpayments or underpayments. You may have to work directly with your provider or insurance company to make any necessary adjustments. If a refund check is sent to you by your provider, you should find out whether those funds have tax consequences.

Verifying card purchases with connected claims

If you have a Inspira Reimbursement account, you’ll get a Request for Documentation letter. This means you need to verify that a card purchase is eligible. If you have unreimbursed health care claims showing in the Health plan Activity tool, you can apply them to an unverified card purchase. And you won’t have to send Inspira documentation for that purchase. Just:

1. Log in to inspirafinancial.com and select your account.
2. Select “Verify card purchases.”
3. Select the “Unverified Card Purchases tab.” If you have unreimbursed health care claims linked through connected claims, you can choose to upload, fax, or apply to “My Health Plan Claims.”
4. Select your card purchase and select “Apply My Health Plan Claims.”
5. Complete the required fields. If you don’t see a claim amount that matches your card purchase, you can select more than one claim.
6. Inspira will apply your claim(s) to the card purchase. This means that your card purchase has been verified**.

**Inspira can only consider your card purchase “verified” if you apply health care claims equal to or greater than your card purchase.

Questions?

Log in to inspirafinancial.com and click **Contact us** under **Help & Support.** Here you can also **Live chat** with us.

Pay for health care expenses with one card, your Inspira Card™

What can I pay for with my card?

You can use the card to pay for eligible expenses allowed under your plan.

- Deductibles, copays, and coinsurance
- Prescriptions and certain over-the-counter (OTC) health care items
- Dental and vision costs

To view the list of common eligible expense items, visit **inspirafinancial.com**

Note: Some cards can be used only for specific expenses. Check your plan details to confirm before using your card.

Where can I use the card?

You can use your card at qualified merchants where Mastercard® is accepted and where merchants can process health care cards. Merchants include doctor and dental offices, hospitals, pharmacies, and hearing and vision care centers. You can also use your card at some discount and grocery stores.

How to use your PIN

When you receive your Inspira Card in the mail, just call the number on the card to activate it. Make a note of your personal identification number (PIN).

Swipe your card and select either debit or credit. After you swipe the card, our system automatically confirms if you have enough funds available.

Some merchants may ask you to select debit and you'll need to enter your PIN to complete the transaction.

- If your spouse or dependent also has an Inspira Card, they will use the same PIN you use.
- You can call Card Services for help at 888-999-0121 if you forget your PIN or want to change your PIN.

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What if I forget to use my card to pay for an expense?

You can pay for an eligible expense with cash, a check, or a personal credit card. You can then use features online or through the Inspira Mobile™ app to pay yourself back.

Key tips for members

If you're a new member — You'll automatically receive one card. You can order additional cards online for your spouse or dependent(s) at no cost.

Save your receipts — If you receive a request for documentation letter or see an alert message on your account, it means we need you to verify a card purchase.

Access your account balance — Log in to your Inspira member website to view your available balance.

Check your card's expiration date — Your card is valid for five years, as long as you're an active member. Before your card expires, you'll receive a new card in the mail.

Replace lost or stolen cards — Please call us right away at 888-879-9280 (TTY: 711) to report a lost or stolen card.

Sign up for debit card notifications — through email, web alert, or both by logging in to your Inspira member website

How to respond to a request for documentation

There may be times when we need documentation from you to verify your card was used to pay for an eligible item or service.

If we ask for more information on a debit card purchase, send us the explanation of benefits (EOB) statement for the card purchase. You can upload your documentation to the Inspira site, send it through the Inspira Mobile app, or fax or mail it to us.

3 options if you don't have an EOB

1. Send us the itemized receipt for the card purchase.
2. Substitute another expense for the one in question.
3. Pay back your account in the amount in question. Send a personal check or money order directly to Inspira.

Activate identity theft protection

All Inspira cardholders have access to the Mastercard® ID Theft Protection™ solution to help detect and resolve identity theft. Sign up for free today at **MastercardUS.IDProtectionOnline.com**; for more information, call Mastercard ID Theft Protection Customer Support at 866-805-7848.

→ Get answers to your Inspira Card questions

For more information visit **inspirafinancial.com** or scan the QR code.

Simplify your health care spending with your Inspira debit Mastercard®

Good news! Your Inspira Financial™ account comes with a debit card, which will make it easier for you to spend your funds on eligible expenses.

1. Activate your card

Call the number on the sticker on your card. **If your card doesn't have a sticker, it's ready to use.** When you call, you'll get your PIN. If you order cards for covered family members, they'll use the same PIN.

2. Set up your online account

Visit the website on the back of your card to create your online account. Keep your card nearby — **you'll need to enter the card number.** Don't forget to download the Inspira app too!

What you need to know before using your debit card

Save your itemized receipts, statements, and Explanations of Benefits (EOBs): Sometimes we need to double check that an expense is eligible. Make sure you save documents that include merchant/provider name, patient name (if applicable), date of service, description of service, and final amount you had to pay.

Find out what you can use your card for: Check with your employer for a list of what's eligible for purchase on your debit card. View a list of eligible expenses online at inspirafinancial.com or use the Inspira app to scan the bar code and see what's eligible.

Confirm three things each time you use your card: Make sure the expense is eligible, check your account balance, and confirm that the merchant or provider accepts health care cards. If you're unable to use your card, you can pay another way and then request reimbursement online or through the Inspira app.

Don't throw away this card: This card is good for five years. Even if you add or change the account type, you'll use the same card. Plus, you'll need the card to set up your online account and to talk to customer service.

Let us know if you lose your card: If your card is lost or stolen, call us at 888-879-9280.

Your privacy is important to us: We only share personal information as required by law to help with your transactions. You can find our full privacy notice at inspirafinancial.com.

Get help from our pros: Log in to your account using the website on the back of your card. Then go to "Help & Support." From there, you can access FAQs, chat with us, or send us an email. You can also call us at the number on the back of your card.

Learn more about your Inspira account, explore eligible expenses, and more.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

Save on child and adult care expenses

You can reduce your taxable income and increase your take-home pay by enrolling in a dependent care flexible spending account (DCFSA). Funds can be used for eligible childcare or adult dependent care expenses like day care, preschool, and summer day camp.

Your DCFSA funds are for dependents under the age of 13, or for a spouse or dependent relative incapable of self-care. You contribute pretax dollars from your paycheck, up to the IRS limit of $5,000 per year[1] and pay no taxes when you apply the funds to eligible expenses.

Key tip

Save detailed receipts of your expenses in case you need to submit documentation for a purchase.

Learn more about your DCFSA

- Review the IRS contribution limits and a list of common eligible expense items on the Inspira website.
- DCFSAs have a use-it-or-lose-it rule — you should carefully estimate your expenses so you don't lose funds at the end of your plan year. The run-out period gives you time after your plan year ends to submit claims for reimbursement, while some plans offer a grace period that allows you additional days to use funds in your DCFSA. Please review your specific plan agreement for more details.
- You can change your contribution if you have a change in status[2] (marital, employment, etc.) or if there's a change in your provider or the cost for a provider.
- You must be working to use your dependent care funds and, if you're married, your spouse must either be working, looking for work, a full-time student, or incapable of self-care.

More than half of families with young children spent more than 20% of their income on child care[3]

Choose your payment method

Inspira makes it easy to pay for your eligible expenses.

→ Pay your provider

Use Inspira's online feature to pay your provider directly from your account.

→ Pay yourself back

Pay for eligible expenses with cash, check, or your personal credit card then submit a claim to pay yourself back.

With Inspira Mobile™ you can:

- Easily manage your account and view alerts
- Snap a photo of your receipts to submit claims faster

Note: Standard text messaging and other rates from your wireless carrier may apply when using the Inspira Mobile app.

→ Make family life more affordable with an FSA for dependent care

For more information visit **inspirafinancial.com** or scan the QR.

[1]These limits are subject to change, and some employers may set a lower limit. Please check your plan details for how much you can contribute.
[2]You must apply for a change in your election through your employer. See your employer's Summary Plan Description for specific details about your plan.
[3]**https://money.usnews.com/money/personal-finance/family-finance/articles/what-is-a-dependent-care-fsa**

FLEXIBLE SPENDING ACCOUNT (FSA)

Save smarter with an FSA

Use your pretax dollars to pay for eligible out-of-pocket health care expenses

The savings are real. With an FSA, you set aside pretax earnings to pay for eligible health care expenses. That adds purchasing power because the money you would have paid in taxes is available for you to spend.

→ Health care FSA

Eligible health care expenses include copays, coinsurance, and deductibles; dental and vision expenses; prescriptions and over-the-counter health care supplies.*

Plus, you may enjoy extra savings on eligible over-the-counter health care items for online and in-store purchases.

You can contribute up to the IRS limit in pretax dollars and the full amount is available to use from the start of the plan year.*

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Helpful FSA tips

1. Check IRS contribution limits and the list of common eligible expense items in your employer's Summary Plan Description (SPD) or at **inspirafinancial.com**.
2. Change your contribution if you have a change in status**, such as marital, employment, or number of tax dependents.
3. There is a use-it-or-lose-it rule — you should carefully estimate your expenses so you don't lose funds at the end of the year. There's a run-out period that gives you extra time to submit claims for reimbursement and some plans offer a grace period that gives you additional days to use your funds.* See your plan details to know how long you have to submit your claims after your plan year ends.

Choose your way to pay

→ Pay yourself back

with funds from your FSA when you use cash, a check, or your personal credit card.

→ Pay your provider

directly from your account.

→ Use your Inspira Card™

and your expense is automatically paid from your account. Save receipts and explanation of benefits in case you need to substantiate a purchase.

Get the Inspira Mobile™ app

It's the easiest way to manage your account and view alerts, submit claims, and use the barcode scanner to verify eligible items in-store.

→ Save smarter by adding an FSA to your health plan

For more information visit **inspirafinancial.com** or scan the QR code.

* Employer plans may differ. See your employer's Summary Plan Description for specific details about your plan.
** You must apply for a change in your election through your employer. The plan sponsor decides if the change is allowed

Note: Standard text messaging rates and other rates from your wireless carrier may apply when using the Inspira App.

Let's work together to keep your card active

It's never a good time to learn your card's on hold. The best way to avoid it is to respond when we contact you. Because the Internal Revenue Service (IRS) requires us to verify that all Inspira debit card purchases are eligible, we may need you to send documentation for a card purchase.

You'll hear from us when:

- An amount doesn't match the established copay under your health care plan
- We are unable to resolve using our internal systems/technologies

Get organized

Save all your explanations of benefits (EOB) statements from your insurance carrier. And keep your itemized statements and detailed receipts for your card purchases handy.

Be alert to notifications

When you sign up to receive email notifications, we can let you know right away when we need documentation from you. Just log in to the Inspira website, click your name in the top right and select communication settings. Or you may receive a request for documentation notice by mail, depending on your account settings.

Key tip

Don't use your debit card at the time of your visit unless you're paying a copay. Wait until your health care provider sends you an EOB. That way, you can avoid requests for more documentation.

Provide documentation

The best type of documentation to send us is the EOB — one EOB for each expense. Make sure it shows the "final" amount you owe. We can't accept an "estimated" or "pending" amount due.

If you don't have your EOB, you may be able to download it from your health plan's website. If not, you can send us a detailed receipt. Your receipt must show:

- Name of the provider
- Your name or the patient name
- Date of service
- Type of service
- "Final" amount you owe

Ways to submit documentation

- Log in to the Inspira website. Go to My Claims, and Claim Activity. Then click Add Receipt."
- Fax your documentation to Inspira without highlights or markups.
- Mail us a check or money order for the exact amount, payable to Employer.

You can correct your account

Send us an EOB or detailed receipt for a different eligible expense to offset the expense(s) in question.

- The eligible expense has to be from the same plan year.
- We must receive the EOB or detailed receipt by the claim filing deadline of that plan year.
- You, your spouse, or eligible dependent must have incurred the eligible expense.
- You can't have already been reimbursed for this expense.
- You can't seek reimbursement for this expense elsewhere.

Or you can pay back your account.

- Send us a check or money order for the exact amount in question, make payable to your Employer.

Keep calm and follow up

Just pay for an eligible expense with another form of payment, then submit a claim. We'll apply that amount to the overpayment that caused the suspension and reimburse you for the remaining balance.

Need more information?

For more information visit inspirawallet.com

PLAN, SAVE, PAY ON THE GO

Inspira Mobile™ App

With our free Inspira Mobile™ App, you can easily access your account information in the palm of your hand.

Simply "tap" to:

- Check account balance, deposits, and payments
- View your account alerts
- Verify card purchases
- Pay your providers directly from your account*
- Request reimbursement for your eligible expenses

How do I get the Inspira Mobile™ App?

You can download the app from your mobile device's app store. There is no fee to download the app. Anyone with an Inspira account can use it for free.

The app is supported by the following devices:

- **iOS version** 10 or above on iPhone® 5S, iPad Air®, iPad Mini® 2 or newer models
- **Android version** 7.0 Nougat or above on phones or tablets

Is the app secure?

Yes. Here are a few of the ways we make your security our priority:

- Log in with Secure Touch ID or Face ID
- Get protected access to your account information
- Use the same secure username and password you use on our site

Can I submit a claim using the app?

If you have a reimbursement account with us, you can submit a claim through the app. The claim must be for eligible out-of-pocket expenses incurred during the plan year.

- After you log in, select "Manage." Then you can request funds from your reimbursement account.
- When sending documents with your claim, simply take a picture and upload it through the app.

Can I use the app to transfer funds to and from your HSA*?

If you have an HSA with us and you linked a bank account, you can transfer funds through the app.

- After you log in, select "Manage" to get started.
- You can deposit funds into your HSA or request funds from your HSA, if funds are available in your account.

How do I access the Eligible Expense Scanner?

After you log in to the app, you can find it on the home page or tap "Help" to access the Eligible Expense Scanner.

How do I get started with the app?

It's easy. Just use the same username and password you use for inspirafinancial.com. If you haven't set up your online account with Inspira, you'll need to do that first by visiting inspirafinancial.com.

Plan, save, pay on the go with the Inspira Mobile™ app

Scan the QR code to download the app on iOS or Android.

Download on the App Store

Get it on Google Play

QUICK REFERENCE GUIDE

Inspira Reimbursement Account

Get started

- Go to inspirafinancial.com.
- Click "Log in"
- Then choose the log in option under "Manage your HSA, FSA, or other benefits."
- If you're a new user, click "Set up account" to get started.

View eligible expense items

To view a list of eligible expenses, log in and select "Explore eligible expenses", under Quick Tips.

View your balance,deposits, and payments

- After logging in, you'll see your account balance(s) on the dashboard. Or you can click "Your Accounts" at the top of the page and select the account you wish to view.
- To view your claims, click "View account details" from the home page. Then click the "Claims" tile.
- To view payments and deposits, click "View account details" from the home page. Then click the "Transactions" tile.

Verify your Inspira Card purchases

- If you're asked to verify your card purchase is an eligible expense, you can take action online. Click "View account details" from the home page. Then click the "Verify card purchases" tile.
- To get started, select the card purchase to verify.

File a claim online

You can pay yourself back for an eligible out-of-pocket expense, or you can pay your provider directly from your Inspira account (if offered). After logging in, click "File a claim" on the home page, under Account Actions. You'll enter your claim details and choose how you want to send documents to us.

Important note: You can upload documents in JPG, PNG, GIF, or PDF. The total size limit is 10MB. Your documents must show merchant/provider name, patient name, date of service, description of service and final amount you had to pay. If you choose to fax/mail your supporting documents, you must download a coversheet after you submit your claim. Then print and send it with your documents.

Order an additional Inspira Card for your spouse or dependent

- To order a card, go to "Account Settings" and click "Inspira Card."
- Click "Order a "Dependent Debit Card."
- Enter the first and last name of your spouse or dependent and click "Submit." Once you order a card, you should get it within 10 to 15 business days.

Inspira Reimbursement Account

Set up account notifications

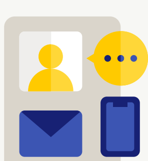
- Go to “Account Settings” and click “Account notifications.”
- Select the “+ sign” to view your notification options. Then choose the notifications you want to recieve and Click “Save.”

Go Paperless

- Go to “Account Settings” and click “Account notifications.”
- Under Paperless settings, choose the documents you want to access electronicaly and click “Save.”

Link a bank account (set up direct deposit)

- Go to “Account Settings” and click “Bank accounts.”
- Select your bank account type and enter your routing number and account number.
- Check the box to authorize Inspira Financial to link your account and click “Save and Continue.”



Questions?

Log in to inspirafinancial.com and click **Contact Us** under **Help & Support.** Here you can also **Live Chat** with us.

FLEXIBLE SPENDING ACCOUNT (FSA) — ORTHODONTIA

Flex your health care FSA to pay for orthodontia expenses

It takes just a few steps to request reimbursement for eligible orthodontia expenses through your health care flexible spending account.

Submit one of the following to Inspira with your claim form:

- An itemized statement/paid receipt
- The orthodontist's contract/payment agreement
- Monthly payment coupons

You can get reimbursed in one lump sum or as you receive the service.

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Payment options to meet your needs

Coupon payment

Submit an itemized statement of your orthodontia expenses along with a completed claim form after you or someone in your family receives an eligible service.

Monthly payment (autopay)

On the Inspira website, download a claim form under "Documents & Forms." Complete all required fields and make sure to check the box for automatic monthly reimbursement for orthodontia expenses. If you enroll in autopay, you can't use the Inspira Card™ to pay for orthodontia expenses.

- Include a copy of your orthodontia contract/agreement with your first claim.
- Once the claim is processed, we'll reimburse you on a monthly basis near the due date stated on your orthodontia contract agreement. Monthly payments may expand over multiple plan years based on your orthodontia contract agreement and if you are enrolled in an FSA at all relevant times.
- Your contract/payment agreement with the orthodontist should include:
  - Patient name
  - Date the service begins
  - Length of service
  - Charges for the initial banding work
  - Dollar amount charged each month

Total payment

If the full amount was paid when the orthodontia treatment began, and during a plan year in which you were enrolled in an FSA, you can request reimbursement for the treatment amount, minus the amount covered by your dental insurance. Then Inspira can reimburse you up to your FSA election amount for the plan year in which the transaction occurred, minus any previous FSA reimbursements.

If you have already submitted other claims, make sure to check your FSA balance online to confirm the amount you have available to cover your orthodontia treatment. A paid receipt must be submitted and can only be submitted once for reimbursement.

Explore orthodontia expense payment options through your FSA

For more information visit **inspirafinancial.com** or scan the QR code.