

How do you Flex?



Get reimbursed today!

Submit the expenses you have incurred! The IRS does not require you to pay the provider before being reimbursed from the Health Care flexible spending account. Remember expenses that are incurred (received) need to be within your eligibility date (effective date) and within the plan year. The date of service determines the eligibility of the claim and **not** the date the provider was paid.

Using the BMO Qualified Expense Card?

The most convenient and easiest way to pay a provider is by using the card. The IRS does have documentation requirements, so remember to check your account online to manage any documentation requirements (receipt reminders) and submit documentation (copies of itemized bills or insurance explanation of benefits (EOB)) timely. If you miss the deadline to submit documentation, your card will be suspended. Manage your account online through bmoeflex.com.

What is an eligible expense?

The health care FSA pays medical, dental, vision and prescription drug expenses with pre-tax income. Significant tax savings are available to help pay for out-of-pocket health care expenses when:

- The product or service is primarily for health care to diagnose, alleviate or treat injuries, or illness
- You receive the service or purchase the product for use during your Coverage Period
- The cost will not be waived, paid by another source, or claimed as a medical tax deduction on your income tax return
- The service or product is not received or purchased for cosmetic or general well-being

Toiletries such as toothpaste, toothbrushes (even electric), and mouthwash are not considered medical expenses. Supplements/vitamins require a Letter of Medical Necessity indicating the diagnosed medical condition including the recommended product to treat the diagnosed condition. Foods connected with a weight loss program are not eligible.

Need help?

Our customer service representatives are available from 7:30 AM—5:30 PM CT. We are happy to help you manage your account the most effective way that fits your lifestyle!

Questions?

We can help

BMO Benefit Services
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Appleton, WI 54912-2517

Participant online access

bmoeflex.com

Phone

1-800-236-3539

Fax

1-888-244-2759

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