

RCUH Flexible Spending Account Overview

	Healthcare FSA	Dependent Care FSA	Transit & Parking
Annual Limit (per IRS) *Updated for Tax Year 2022	\$2,850* (maximum of \$118.75 per pay period)	\$5,000* (single taxpayer or married couples filing jointly) or \$2,500* (married couples filing separately) (maximum of \$208.33 per pay period)	\$3,360* (maximum of \$280/monthly deduction)
Deductions Taken	Semi-monthly (every pay period)	Semi-monthly (every pay period)	Monthly (1st- 15 th pay period)
Reimbursements	NBS debit card or Manual (email, fax, mail, online, mobile app)	Manual (email, fax, mail, online, mobile app)	Manual (email, fax, mail, online, mobile app)
Availability of funds	Total committed for the plan year available on July 1	As contributions are received	As contributions are received
Funds subject to forfeiture at the end of plan year?	Yes. Use or lose.	Yes. Use or lose.	No. Funds roll over to the next plan year.
Mid-year changes to contribution amount	Changes only allowed during open enrollment or if change is consistent with a Family Status Change event.	Allowed if change is consistent with qualifying event.	Allowed at any time but must be at least thirty days prior to the requested effective date of change/cancellation.
What happens if I terminate or become ineligible for the benefit prior to the end of the plan year?	Reimbursements allowed for expenses prior to termination of eligibility. Employee may be eligible for COBRA enrollment if reimbursements do not exceed actual contribution amount.	Reimbursements allowed for expenses prior to termination of eligibility.	Reimbursements allowed for expenses prior to termination of eligibility.
Do I need to renew my election annually?	Yes. Your elections must be renewed each plan year during open enrollment using RCUH Form OEB-5F .	Yes. Your elections must be renewed each plan year during open enrollment using RCUH Form OEB-5F .	No. Your election will remain the same unless you submit a change on RCUH Form B-5F .

If you have any questions regarding Flexible Spending Account benefits, please contact the RCUH Employee Benefits Section at: (808) 956-6979 or (808) 956-7055 or e-mail: rcuh_benefits@rcuh.com

Relevant Policies:


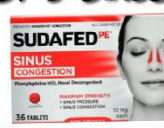



















- [3.530 RCUH Flexible Spending Plan](#)
- [3.530A Addendum RCUH Flexible Spending Plan](#)

Life is not always flexible, but your money can be.

Did you know?

A Flexible Spending Account lets you set aside pre-tax dollars for eligible health and dependent care expenses.

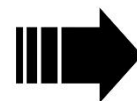
Do you purchase any of these eligible everyday healthcare expenses?

<p>ACNE</p> <p>Acne Wash Cleanser Body Wash Acne Cleanser Cleansing Pads Facial Moisturizer</p> 	<p>ALLERGY & SINUS</p> <p>Affrin Alegria Benadryl Flonase Neti Pot Visine Theraflu Sinus Ear Was Removal</p> 	<p>BABY & MOM</p> <p>Children's Motrin Diaper Rash Spray Pedialyte Theething Gel Pregnancy Test Prenatal Vitamins Baby Monitoring System</p> 	<p>BREAST PUMPS & ACCESSORIES</p> <p>Nipple Balm Nursing Pads Breast Pump Electronic Manual Breastmilk Storage Bags</p> 	<p>BRACES & SUPPORTS</p> <p>Arthritis Gloves Ankle Brace Knee Brace Wrist Brace Tennis Elbow Support Strap</p> 
<p>COLD & FLU</p> <p>Cough Drops Suecets Mucinex Alka Seltzer Robitussin Thera Flu Tylenol Cold + Head</p> 	<p>CONTACT LENS CARE</p> <p>Cleaning Solution Rewetting Drops Saline Solution Lens Case</p> 	<p>CPAP ACCESSORIES</p> <p>CPAP Machine CPAP Filter CPAP Cleaner CPAP Pillow Case CPAP Mask Cleaner Spray</p> 	<p>DIABETES</p> <p>Alcohol Pads Gucose Test Strips Glucose Meter Lancing Device Lancets</p> 	<p>DIGESTIVE HEALTH</p> <p>Benefiber Dulcolax Omeprazole Pepcid AC Tums Zantac Preparation H</p> 
<p>ECZEMA</p> <p>Eczema Relief Cream Eczema Soothing Bath Treatment Cortizone-10 Eczema & Itchy, Dry Skin</p> 	<p>FEMININE CARE</p> <p>Pamprin Midol Pads Pantyliners Tampons Menstrual Cup Period Underwear AZO Urinary Pain Relief Monistat</p> 	<p>FIRST AID</p> <p>Alcohol Wipes Burn Gel Band-Aid Neosporin Gauze Pads First Aid Kit Surgical Tape Wound Wash</p> 	<p>FOOT CARE</p> <p>Blister Treatment Patch Acupressure Foot Pain Relief Roller Plantar Fascia Sleeve Corn & Callus Trimmer Compound W Corn Cushion Insoles</p> 	<p>GLUCOSAMINE</p> <p>Osteo Bi-Flex Move Free Joint Health Glucosamine Chondroitin Glucoflex Omega 3,6,9</p> 
<p>HEARING AIDS & ACCESSORIES</p> <p>Cleaning Wipes Hearing Aid Batteries Digital Hearing Amplifiers Personal Sound Amplifier</p> 	<p>HIGH BLOOD PRESSURE</p> <p>Blood Pressure Monitors & Accessories</p> 	<p>ITCH RELIEF</p> <p>Benadryl Itch Cream Itch Relief Moisturizing Cream FemiClear Feminine Itch Relief</p> 	<p>MOBILITY</p> <p>Walking Cane Wheelchair Walkers Wheelchair Cushion Crutches Knee Scooter</p> 	<p>PAIN RELIEF</p> <p>Ibuprofen Tylenol Instant Cold Pack Heating Pad Icy Hot Triple Antibiotic Ointment</p> 
<p>READING GLASSES</p> <p>Blue-Light Reading Glasses Keychain Reading Glasses 3 pack Reading Glasses</p> 	<p>SUNSCREEN</p> <p>Sunscreen Lip Balm Sunscreen Spray Lotions Tanning Oil SPF 15 Everyday Lotion with SPF 15</p> 	<p>TENS THERAPY</p> <p>Omron Pocket Pain Pro Tens Unit ElectroTHERAPY Deep Muscle & Joint Pain Relieving Massage Gun with Health Therapy</p> 	<p>THERMOMETERS</p> <p>Ear Digital Thermometer Forehead Thermometer Digital Thermometer Infrared Non-Touch Thermometer</p> 	<p>COVID-19</p> <p>Disposable Face Mask Sanitizing Wipes Hand Sanitizer Covid-19 at Home VITAL Detection Test</p> 



To see more items that are **ELIGIBLE**, visit **FSASTORE.COM** Aim you smartphone's camera at this code to be directed to the FSA Store.

See which FSA benefit is right for you. Aim you smartphone's camera at this code to answer a few question to help you.



First Time Login

NBS Web Portal

How Do I Access My Online Account?

Registering for and logging into your account online is easy. Just follow the instructions below.

1 Go to the website

- ▶ Using your Internet browser, navigate to: mynbsbenefits.com
- ▶ Click "Register" on the home page. (Highlighted in red below.)

nbs national benefit services

855-399-3035
service@mynbsbenefits.com

SIGN IN REGISTER

Welcome to our new portal. To use the legacy portal, [click here](#).
The legacy portal will be retired on October 28th.

If you have an existing username and password, click "Sign In" - there is no need to register again. If you have never registered, click "Register."

QuickLinks

- Which Plan is Right for Me?
- Documents & Forms
- Frequently Asked Questions
- Short Term Savings
- Calculate your Tax Savings
- Enroll Here

TRY OUR MOBILE APP

Available on the Google play Available on the App Store

2 Complete the required fields of the registration form

- ▶ Username and password
- ▶ Personal information - name and email address
- ▶ Employee ID: Please enter your **Social Security Number**
- ▶ Employer ID OR NBS Benefits Card Number. **EMPLOYER ID NBS526587**
 - Employer ID is a 9 digit code given to you in your welcome email from NBS, or may be obtained through your employer or by contacting NBS at (855) 399-3035
- ▶ Accept the Terms of Use
- ▶ After completing all required fields, click "Register"

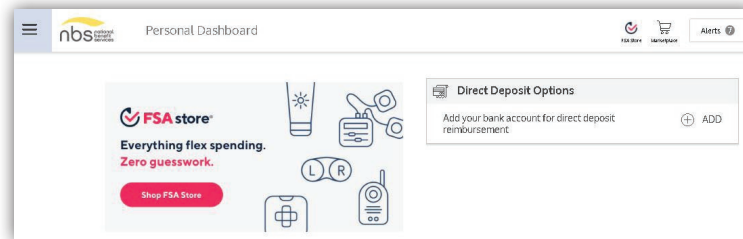
The screenshot shows a registration form titled "Registration" with a progress indicator showing "STEP 1" selected. The form includes the following fields and instructions:

- Username ***: Text input field. Instruction: "Username must be between 6 and 12 characters long alphanumeric value".
- Password ***: Text input field. Instruction: "A valid password must contain between 8 and 16 characters. A password must contain 3 of the following types of characters: AN UPPER CASE LETTER, lower case letter, Special Character (% , ! , @ , etc.), A number".
- Confirm Password ***: Text input field. Instruction: "A password cannot contain: The same character repeating 3 or more times, The word 'password', The username, Spaces".
- First Name ***: Text input field.
- Initial**: Text input field.
- Last Name ***: Text input field.
- Email ***: Text input field.
- Registration ID ***: Dropdown menu with "Card Number" selected.
- Employee ID ***: Text input field. Instruction: "To register with this site, you must have an Employee ID which could be your Health Plan Member Number, Social Security Number, an ID provided by your Employer or an alternate ID created by your Administrator, and a Registration ID which could be your Benefit Debit Card Number or your Employer. If you do not know your ID or were not provided an ID, please contact your Administrator."

At the bottom, there is a checkbox for "I accept [Terms of Use](#)". Navigation buttons "Next" and "Cancel" are located at the bottom right.

3 Set up direct deposit for quick and secure reimbursements.

- ▶ Select + ADD in the Direct Deposit Options screen on your Personal Dashboard



- ▶ Enter required fields including account and routing number.
- ▶ Click the box to allow NBS to deposit funds to your account.
- ▶ Click on "Save."

A screenshot of the 'Reimbursement Method' form. At the top, there are two tabs: 'Check' and 'Direct Deposit', with 'Direct Deposit' selected. The form contains several input fields: 'Bank Name *', 'Account *', 'Re-enter Account *', 'Account Routing *', 'Re-enter Routing *', and 'Bank Account Type' (a dropdown menu currently set to 'Saving'). To the right of these fields is a 'Check example' section with fields for 'Name', 'Address', 'Date', and 'Pay to the order of:'. Below this is a 'Your bank' section with three input fields for 'Routing Number', 'Check #', and 'Account Number', each with a corresponding icon. At the bottom left, there is a checkbox with an asterisk and the text: 'By providing my bank account and routing numbers, I agree to allow my administrator to direct deposit plan reimbursements into my accounts. I understand that I can change this directive at any time.' At the bottom right, there are two buttons: 'Save' (with a checkmark icon) and 'Cancel' (with an X icon).