Note: If you enrolled in the CDHP health plan with the Health Savings Account you cannot enroll in a traditional FSA for medical expenses you must choose the Limited FSA.

The Flexible Benefits Plan at the University is an important part of your overall benefits package. This Plan permits the University to exclude, from both Federal Income and Social Security taxes amounts you contribute to a medical and/or dependent care reimbursement account. The benefits of this program include:

- **Fast reimbursement** – Once claims are approved, funds can be deposited in your personal bank account.
- **Faster claims submission** – Claims may be submitted electronically online, faxed or through a mobile application on your smart phone.
- **OPTUM Bank debit card** – A debit card will be provided to allow point of sale purchases for medical plans

What is a Flexible Spending Account?

If you paid for any out of pocket medical or dependent care expenses this year and are not currently enrolled in the University’s Flexible Spending Account plan, you are paying more in taxes than you would have if you were enrolled in the program. A flexible spending account allows you to take money from your compensation and place it into an account for medical and dependent care expenses. These funds are not taxed, thereby potentially saving you hundreds of dollars. The money put aside in the account is then used by you to pay eligible medical and dependent care expenses. Medical payments can be made via the debit card provided or you can make the payments to the medical or dependent care provider and request reimbursement from the funds in your account. **Keep in mind that if you enroll in the CDHP and choose an HSA you cannot enroll in a traditional medical FSA, and your spouse cannot have a full scope FSA. You can however choose the Limited FSA.**

How Do I Enroll?

Enrollment is online at [optumbank.com/tennessee](http://optumbank.com/tennessee) and instructions are provided on the attached pages titled “Higher Education – How to Enroll in Flexible Benefits” You may contact your campus payroll/human resource office if you need access to a computer. Enrollment must take place during October 1 through October 31 and **you must re-enroll each calendar year.** Contact the University-wide Administration Payroll Office at 865-974-5251 if you have questions or need assistance.
Getting started with your 2024 ParTNers for Health FSA

You will use this site to enroll in 2024 Medical FSA or Limited Purpose FSA. You will also use this site to enroll in 2024 Dependent Care account. This guide will show you how.

To get started, go to optumbank.com/tennessee

Your first steps

1. At the top of the page, within the orange bar, click Higher Education employees: Click here to enroll in your Flexible Benefits. This will take you to the FSA Enrollment and Election Tool sign-in page. Please note that this is not the same login as accessing your current year HSA or FSA accounts, and is a separate site for enrolling in your 2024 benefits.

2. From the FSA Enrollment and Election tool sign-in page, click create account. You will need to create a new account for 2024 enrollment, even if you used this site last year. You’ll be taken to the Identity Verification page.

3. Enter your nine-digit Social Security Number, followed by your date of birth in MM/DD/YYYY format. You will not have an invitation code.

4. Click submit; you’ll be taken to the next page

Identity Verification:

Please provide the following information to verify your identity and create your account. If you did not receive an invitation code you can provide alternate information to verify your identity.

<table>
<thead>
<tr>
<th>Invitation Code</th>
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<table>
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<tr>
<th>SSN</th>
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<table>
<thead>
<tr>
<th>Date of Birth</th>
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</table>

Submit
Creating a new username and password

1. Choose a user name and enter it in the field marked **UserName**. It should be at least eight characters long and contain both letters and numbers — e.g. A to Z and 0 to 9 — but only letters and numbers.

2. Next, choose a password. It should be at least eight characters long and contain at least three of the following character types: uppercase (A to Z), lowercase (a to z), numeric (0 to 9), symbols (!@#, etc.).

3. Enter your new password in the **Password** field, then enter it again in the **Confirm Password** field

Note: this user name and password is only for the FSA enrollment and election tool

Choosing security questions

1. In the frame marked **Security Challenge Question #1**, in the field marked **Question**, enter a question that only you would know the answer to. For example: your first pet’s name. The street you grew up on. Your second-favorite U.S. state. (Your favorite is Tennessee, obviously.)

2. Enter the answer to your challenge question in the **Answer** field, below

3. Follow the same process for **Security Challenge Question #2**

4. If you’d like, you can add more challenge questions by clicking **Add another security question**

5. Click **Create Account** and you’ll be taken back to the sign-in page

6. Enter your new user name and password in the appropriate fields, then click **Sign In**; you’ll be taken to the enrollment start page

Starting the enrollment process

1. You’ll first see a welcome message from Optum. Be sure to read all the way to the end, where you’ll find links to an FSA user guide, plus information on limited purpose and dependent care FSAs.

2. Once you’re ready, click **Continue**

Note: after five minutes of inactivity, this page will time out and you’ll be prompted to log in again

Reviewing personal information.

Be sure to watch the progress bar across the top of the page and make sure it reaches 100%. If you are making 2024 elections and do not reach 100% you will not be enrolled.

Reviewing personal information

1. Your full name and date of birth should appear automatically. If there are any errors, please contact your agency benefit coordinator.

2. Once you’re ready, click **Continue**
Making enrollment decisions

1. All your available FSA options are listed here. Click Review to learn more about each plan and how it works.

2. If you’d like to enroll, click Enroll. You’ll be asked a series of questions particular to each plan, followed by accepting that plan’s terms and conditions. Please read all the way to the end and click Accept, then Submit.

3. If you don’t want to enroll in a specific plan, click I am not interested; a dialog box will appear asking you to confirm your decision. If you click Confirm, you’ll be taken back to the page in step 1, but you will have the option of revisiting your choice.

4. When you’ve made your enrollment decisions, click Continue and you’ll be taken to a confirmation page.

Confirming enrollment decisions

1. This is where the user reviews the benefits they’ve enrolled in and those they’ve declined. Please make sure they read this carefully.

2. If they’re satisfied with their enrollment decisions, have them click Accept and Sign

3. If you would like to review and/or change your enrollment decisions, click Return to benefits list

Submitting their enrollment

1. To complete the enrollment process, click Finish and Logout

2. If you need another chance to review your enrollment decisions, click Back

Finishing it up

Once you click Finish and Logout, you’ll be automatically logged out of the system.

Note: you can log back in at any time during October and still make changes to your 2024 benefit selection

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Helping you take care of your financial health

Making the most of your flexible spending account

We’re always here

Call 1-866-600-4984
Visit optumbank.com/tennessee 24/7

Flexible spending accounts (FSAs) and health reimbursement arrangements (HRAs) are administered on behalf of your plan sponsor by Optum Financial, Inc. (“Optum Financial”) and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured.

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We keep it simple

Your health and your money are two of your most important assets. You’ve enrolled in an Optum Financial flexible spending account—a great first step toward taking care of them both. Now use this guide to help you save hundreds—or even thousands of dollars per year with your Optum Financial FSA.

Paying for expenses

The Optum payment Mastercard® is the fastest, most convenient way to pay for FSA-eligible expenses. With it, there’s no need to pay cash for out-of-pocket expenses, no waiting for reimbursements and no paper forms to complete. Plus, card transactions happen in real time, so your account balance is always up to date.

You’ll receive two payment cards by mail. Keep one for your own use and share the other with a spouse or dependent, or save it as a backup.

Or you can pay for eligible expenses with your own cash, check or credit card. Then you can submit a claim to be reimbursed. Submit claims by signing into your account at optumbank.com/tennessee. You can also submit your reimbursement request on the mobile app or by submitting a paper claim form with documentation by email, mail or by fax.

You can choose how you want to be reimbursed—with a check or by direct deposit into your bank account. Direct deposit is quicker and easier. If you choose check reimbursements, you’ll need to have a minimum of $25 in claims before we issue a check.

Save your receipts

It’s very important to save all itemized receipts when you use your Optum payment card. Receipts must include the date, the service or product obtained, what you paid and the name of the provider. From time to time, we may ask you to send us a receipt to confirm that you used your card for an eligible expense.

Saving itemized receipts is a requirement of the IRS. Failure to provide documentation of a payment card purchase when requested may lead to your card being deactivated and your expense reported to your employer as a taxable expense.

Make your health dollars go further

The mobile app is the easiest way to check your balance, submit and review claims, and get messages—even when you’re in line at the pharmacy. You can snap a photo of a receipt using your device’s camera and upload it to your account to document your claim.

Information at your fingertips

Here are a few of the things you can do faster and easier online:

• View account balances and upcoming payments
• Receive notices of claim denials with information on how to repay your account or submit receipts
• Sign up to use our mobile app
• Change your reimbursement method from check to direct deposit
• Manage your personal information, such as your email address, bank account for direct deposit and dependent information
• Download service forms
• Sign up for text alerts (normal texting charges from your carrier apply)

We make the Optum Financial dependent care FSA just as easy

If you have a dependent care FSA too, you can use the mobile app and website to manage your account. An important difference, though, from a medical FSA is that you cannot be reimbursed from a dependent care FSA until enough money has been withdrawn from your paycheck to fund the account. You can find the balance available for claims reimbursement on our website and through our mobile app. Please note, the dependent care FSA does not include the use of your Optum payment card.
OTHER ITEMS TO CONSIDER

Retirement Benefits – There will be no impact on your retirement benefits. Retirement contributions and calculations of retirement benefits will be made on the basis of your gross salary.

Maximum amount deferrable under the University’s deferred compensation program – Participation in the flexible benefits program will not have an impact on your deferred income limitations for the 403(b) and 401(k) plans, or 457 plans.

Social Security Benefits – Your social security benefits are based on your social security gross wages, and the Flexible Benefits Plan reduces those wages by the amount of your reimbursement account reductions. Social Security benefits are based on your social security earnings averaged over most of your working lifetime. If you elect to participate in the Flexible Benefits Plan, your social security earnings will be less and you may receive a smaller social security benefit when you retire. This only applies, however, if your reduced salary is less than the social security wage base. The reduction due to reimbursement accounts could be substantial if you participated in the plan for a number of years and elected the maximum reduction allowed by law.

WHAT HAPPENS IF I END MY ACCOUNT DUE TO A LIFE CHANGING EVENT

If you choose to end an account due to a life changing event, your flex plan will be shut down as of the date you request (This date must be within 30 days of the life changing event). You will then have 90 days from the date your account is shut down to submit claims for expenses incurred prior to the end date of your account.

WHAT HAPPENS IF I GO ON LEAVE OF ABSENCE WITHOUT PAY, CHANGE TO TERM, RETIRE, OR OTHERWISE TERMINATE EMPLOYMENT

If you go on leave of absence without pay, change to term, retire, or otherwise terminate your employment, your flex plan will be shut down as of the date you terminate or are placed on leave. You will have 90 days to submit claims for expenses incurred prior to the leave, retirement, or termination date. In the event of your death, your beneficiary or estate may be reimbursed for expenses incurred prior to your death. Claims for those expenses may be filed through April 30th of the following year. An employee returning from a Leave of Absence will not automatically be reenrolled in a reimbursement account program. The employee must request re-enrollment and complete a new enrollment form within the first 30 days after returning.

IMPORTANT REMINDERS

• Even if you had participation in the reimbursement accounts this or any other year, you must re-enroll.

• Canceled checks, credit/debit card receipts, and cash register receipts cannot be used as proof of medical or dependent care service.

• Receipts which only show balance forward, received on account, or payment on account cannot be used. Date of service must be shown.

• The service must have been rendered during the calendar year of the plan. You can only carry over a $500.00 balance from your medical flex into the next year. There is no carry over for dependent care.

• Expense reimbursement requests for prior year plans must be filed by April 30 of the current year for reimbursement.

• Employees participating in the Dependent Care Reimbursement Account are required by the Internal Revenue Service to complete Part III of Form 2441 or Schedule 2 on your income tax return to claim the exclusion. Expenses reimbursed through this Flexible Benefits Program may not be used as tax credits or deductions on your annual federal income tax return.

• Care should be taken to submit each expense only once.