



OPTUM Financial/*fka-ConnectYourCare (CYC)* Flexible Spending Account (FSA)

The City of Springfield's Unreimbursed Medical and Dependent Care Flexible Spending Account (FSA) programs are administered by **Optum Financial**. If you elect to **enroll, re-enroll, waive** or **change** your contribution amounts in one or both of these programs effective March 1, 2023, you **must** make your transactions through COS Employee Self Service (ESS) <https://ess.springfield.il.us/> **between 12/19/2022 and 1/19/2023**.

If you have any questions regarding the programs, please call the representative at 1-913-449-2663 during the two-day Open Enrollment event on Wednesday, January 18th and Thursday, January 19th, 2023 from 8:00 a.m. to 6:00 p.m. Please make sure you understand this program prior to signing up. Once enrollment ends, please revert back to using 1-888-339-3685.

If you are a current participant and wish to continue in this program, you **must** re-enroll through the online COS Employee Self Service (ESS) <https://ess.springfield.il.us/> between 12/19/2022 and 1/19/2023. **Failure to re-enroll or make changes through ESS will forfeit your participation. Check your first March paycheck to confirm election amounts are correct.**

What Optum offers and IMPORTANT information you need to be aware of PLEASE READ – Do not indicate after enrollment you were not informed ☹

Website – The Optum Financial website offers many enhanced features. You can set up direct deposit reimbursements by providing your bank account information, use your e-mail to receive up-to-date account and claims status information and access account activity statements. The site also has the ability to upload claims or receipts to verify your debit card purchases and a feature called “Pay My Provider” that works like an online bill pay service where you can trigger a payment directly from your Unreimbursed Medical and/or Dependent Care FSA account(s) to a provider for services that have been rendered.

Customer Service – The Optum customer service team is available 24 hours per day, 7 days per week at 888-339-3685.

Debit Card – For the new Plan Year, brand new participants will receive a Optum debit card around the end of February. Upon receipt, you will have the option of ordering additional cards, at no cost to you, for your eligible dependents by logging into your account or by contacting Optum Customer Service. More detailed information will be provided once you receive your card.

Make sure you call the number on your card to register it, or services will be denied.

VERY IMPORTANT: Debit card swipes for payment starting March 1, 2023, can only be utilized for “dates of services” that are incurred from March 1, 2023 through February 29, 2024 – no exceptions. Do not swipe your card for prior year's services or you will have to pay it back.

Pay Me Back – Some expenses are easier to pay upfront and then get reimbursed from your Unreimbursed Medical and/or Dependent Care FSA account(s). Using the Reimburse Myself feature, you can be reimbursed by submitting a claim form with supporting documentation to Optum.

Pay My Provider – You may want to take advantage of the Pay My Provider feature if you have regular monthly expenses such as childcare, orthodontia, etc. Optum can send these providers a check directly from your Unreimbursed Medical and/or Dependent Care FSA account(s) each month.

Mobile Access Site – The mobile application for iPhone, Android and Blackberry users allows enrolled participants on-demand access to account balance information.

Submit claims directly from your Smart Phone - The application, EZ Receipts, will enable you to submit Unreimbursed and/or Dependent Care FSA account claims and upload receipts for unverified FSA debit card transactions from the palm of your hand.

\$500 Carryover Provision - Participants will be able to carry over a minimum of \$22.50 up to a maximum of \$500 of their unused ConnectYourCare Healthcare FSA account balance remaining at the end of a plan year.

How Much You Can Contribute

You can contribute a plan year minimum of \$120 and a maximum of \$2,500 to your Unreimbursed Medical FSA and a maximum of \$5,000 to your Dependent Care FSA. Elections are based on 24 pay periods. The IRS limit is more than \$2,500 but COS remains at this limit.

How Does This Benefit Me

Visit the Optum Financial website or call the Optum representative during Open Enrollment at 1-913-449-2663.

How to Access Your ConnectYourCare Account as a New Participant:

1) On or after March 1, 2023, visit www.ConnectYourCare.com and click on the “Log In/Sign Up” link.

You must sign up as a “New User Registration” to access your new Optum account and set up a new username and password.

- a. Enter the required sign-up information for accurate identification (last and first name, MM/DD birth date, home zip code and the last four digits of your social security number).
- b. On the profile page, create a username and password to access your new Optum account.
- c. Enter a phone number and e-mail address.
- d. Read the User Agreement and confirm your acceptance.

2) For reimbursement via bank direct deposit (optional), enter your information in the appropriate boxes on the profile page.

3) Review your contact information on the profile page to ensure your information is correct.

Key Information About the Debit Card:

>The debit card is for Unreimbursed Medical FSA expenses only. You cannot use the card for Dependent Care services.

>The IRS requires that all card purchases are verified as eligible expenses.

>Optum has automated means to verify many purchases; however, you may be asked to submit verification for some purchases. Always save your receipts.

> **Important:** If you do not submit verification of your purchases when requested, your card may be suspended after 90 days and until the outstanding request has been verified.

>If you have an e-mail address on file at Optum, you will receive an e-mail notifying you to take action. If an e-mail is not on file, a letter will be mailed to your home with instructions. Please always make sure to keep e-mail addresses and home addresses updated with Optum.

How to Submit Claims:

Beginning March 1, 2023, you can submit claims online at optumfinancial.com, via fax, scan or mail for expenses incurred between March 1, 2023 and February 29, 2024. Optum will send out reminders closer to year-end to remind you how much money you have left in your account. However, it is your responsibility to register online to keep track of how many dollars you have outstanding to use. You can also contact Optum via phone for account balances. The City no longer process your claims nor keeps track of your balances since this is a voluntary benefit.

Who to Call:

Beginning March 1, 2023, you can call the Optum Customer Service team at 888-339-3685. Customer Service Representatives are available to help you 24 hours a day, 7 days a week.

2023 Annual Benefit Enrollment - January 18th and 19th, 2023

There will NOT be a face-to-face open enrollment venue. Please visit <https://ess.springfield.il.us/BenefitsFlex.aspx> for additional information and to click on the links and view the videos listed below.

Date and Time: To speak with a Optum representative Wednesday, January 18th and Thursday, January 19th, 2023 between 8:00 a.m. and 6:00 p.m. at 1-913-449-2663. <This number is only to be used during the two day Open Enrollment. Otherwise, contact Optum direct at 1-888-339-3685.

Open Enrollment Standard video: <https://www.openenrollment365.com>
