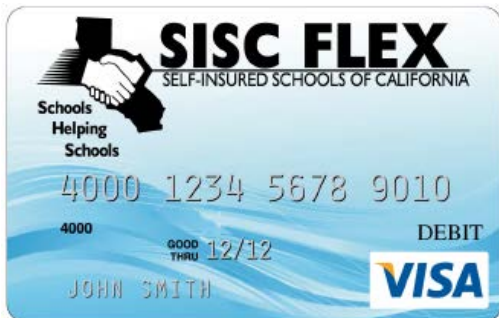


# Important Information About Your SISC Flex Card



Dear Participant,

Since you're currently enrolled in the SISC Flex Health Care Expense Account program, you already know the benefits of using pre-tax funds to pay for eligible health-related, out-of-pocket costs not covered by your insurance. By using the SISC Flex card you can eliminate the need to pay cash up front for eligible health care expenses and then wait to get reimbursed. When using the card, the funds are automatically deducted from your SISC Flex Health Care Expense Account.

If you received your cards in a previous year, the cards will be reloaded with your annual election for 2016 health care expenses. If this is your first year enrolling in the Health Care Expense Account, you will receive two new SISC Flex cards, please activate them immediately via the toll-free number shown on the sticker on the front of the card. Only one card needs to be activated for both to work. The card can be used, instead of cash, to pay for eligible health care expenses. However, in many cases you will still need to submit an itemized statement or Explanation of Benefits (EOB) to substantiate the claim per IRS rules.

Qualified health care expenses may include the following:

- Acupuncture
- Covered prescription co-pays
- Doctor and emergency room co-pays
- Health plan deductibles expenses
- LASIK surgery and eyeglasses
- Mail service and online prescriptions
- Orthodontics
- Out-of-pocket dental or vision expenses

A detailed list of eligible and non-eligible items may be viewed at the SISC website: <http://sisc.kern.org/flex/employee-information/>

Simply swipe your SISC Flex card each time you incur a qualified health care expense at locations that accept **Visa**<sup>®</sup> and the amount of your purchase will be deducted from the current year (2016) Health Care Expense Account balance – automatically. You can also fill in your card number on bills you receive from providers to pay the amount you owe. It's that easy!

Remember, the SISC Flex card will **not** work at gas stations, restaurants, or to purchase over-the-counter items – only at health care related providers.

**It's important to save your itemized receipts!**

Your SISC Flex card will definitely improve your cash flow. However, be aware that the IRS requires the card be used only for **eligible** expenses. In some cases we can verify the eligibility of the expense automatically, but there are instances when you will receive a letter or notification asking you to furnish a claim form with supporting documentation to verify the expense. When you receive such a request, please make sure you **submit the required documentation as soon as possible to avoid having your card suspended** until the required documentation has been received and approved. You don't need to wait for the letter from SISC Flex to submit the required documentation. If you get in the habit of submitting documentation as soon as an expense is incurred, you reduce the risk of having your card suspended pending verification of an eligible expense.

Attached is a Health Care claim form with specific information about the supporting documentation requirements. To ensure compliance, please review the requirements prior to submitting your completed claim form to SISC Flex.

Cancelled checks, handwritten receipts, card transaction receipts or previous balance receipts cannot be used to verify an expense. We suggest that you keep your itemized receipts or statements in one place so they are readily available when you receive notification to provide supporting documentation.

For participants who are new to the plan this year, the SISC Flex cards will be mailed directly to your home address. Included in the card package will be instructions on how and where to use your new SISC Flex card. After reviewing the instructions, if you have further questions please contact the SISC Flex office at the number listed on the back of the card.

Check your mailbox! The SISC Flex cards will be arriving soon (in an envelope like the one shown below). Many current participants feel that the SISC Flex card provides an easier way to pay for qualified medical expenses, without paying out-of-pocket and waiting for a reimbursement. Additional information is available on our website at <http://sisc.kern.org/flex> If you need to contact us, you may call (800)972-1727 ext. 4416 or (661)636-4416. You may also send a secure e-mail to [siscflex@kern.org](mailto:siscflex@kern.org) via the Kern County Superintendent of Schools website at <https://filetransfer.kern.org>.



Sincerely,  
SISC Flex Administrator