



Flexible Spending Account

Employee Guide for:

- Medical FSA
- Dependent Day Care FSA

Quick Links



Online Portal

empowerflex.com/participant-login/

iOS App



Android App





Welcome to Your Flexible Spending Account!

EMPOWER is pleased to administer your Flexible Spending Account (FSA). This document highlights how you may begin enjoying your new benefits.

Next Steps



Enroll

The first step is to enroll if you have not already done so. Your Employer should have provided you with the following enrollment materials:

EMPOWER FSA Enrollment Form	This form allows you to enroll in the FSA and choose your annual election.
EMPOWER FSA Plan Fact Sheet	This sheet provides specifics regarding your FSA. This includes the maximum yearly allowed contribution.

To Enroll in the FSA Plan, fill out the Enrollment Form and return it to your Employer. You must choose your contribution amount on the form. Below are some tips for choosing a contribution amount:

- Take note of the Carryover Provision allowed in your plan for the Medical FSA. This is the amount of unused funds that can be rolled over into the next Plan Year. All remaining funds will be forfeited at the end of the Plan Year. There is no rollover allowed on Dependent Care FSA Plans.
- For the Medical FSA: Review the list of eligible items available at empowerflex.com/eligibility-list/ to determine your estimated expenses on these items for the upcoming Plan Year.
- For the Dependent Care FSA: Estimate expenses using prior years if possible.

Set Up Your Account

You can access your EMPOWER account at any time using the online portal or the EMPOWER Flex Mobile App. If you already have access from the current Plan Year, no further setup is required for the new Plan Year.

! *The online portal and Mobile App share the same login information. Once you have successfully set up your account on one, you will use the same username and password for the other.*

Online Portal

[Online Portal Setup for New Users Who Have Received Debit Cards](#)

Use the following instructions if you have received your Debit Cards and have not yet set up your account on the Online Portal or Mobile App.

1. Access the Portal by using one of the following methods:



- a. Quick Method
 - i. Navigate to empowerflex.com/participant-login in your browser.
 - b. Login through empowerflex.com
 - i. Navigate to empowerflex.com in your internet browser.
 - ii. Click on **LOG IN** in the top right of the screen.
 - iii. A popup will be displayed. Click on the **PARTICIPANT LOGIN** link. ***This popup will not show in Internet Explorer. Use Chrome or Edge internet browsers***
2. Click on the **Get Started** button.
 3. Follow the on-screen prompts to create your new login.
 - a. You will need to provide:
 - i. Full name
 - ii. Social security number
 - iii. Zip code (note that this is the zip code supplied to EMPOWER during enrollment)
 - iv. The last six digits of your Debit Card
 - b. Create answers to your security questions.
 - c. Update optional personal information.
 - d. EMPOWER will immediately email an identity verification to the email your employer provided to us by your employer. You must validate your email to proceed. If you need assistance, please contact EMPOWER.
 4. Create username and password.

If you encounter issues authenticating your account using the above instructions, please contact EMPOWER via email at customerservice@empowerflex.com.

[Online Portal Setup for New Users Who Have Not Received Debit Cards](#)

Use the following instructions if you have not yet received your Debit Cards and have not yet set up your account on the Online Portal or Mobile App.

1. Access the Portal by using one of the following methods:
 - a. Quick Method
 - i. Navigate to empowerflex.com/participant-login in your browser.
 - b. Login through empowerflex.com
 - i. Navigate to empowerflex.com in your internet browser.
 - ii. Click on **LOG IN** in the top right of the screen.
 - iii. A popup will be displayed. Click on the **PARTICIPANT LOGIN** link. ***This popup will not show in Internet Explorer. Use Chrome or Edge internet browsers***
2. Enter your username in the **Username** field.
 - a. Your username is [the first letter of your first name]+[your last name]+[the last four digits of your social security number].
 - i. For example, jsmith1234 for John Smith.
3. Click the **Next** button.
4. Enter your temporary password.
 - a. Your temporary password is Welcome1
5. Click the **Login** button.
6. Provide answers to your security questions. Please keep the answers that you provide for future use.



7. Click the **Next** button.
8. Create your new password and click the **Submit** button.

If you encounter issues authenticating your account using the above instructions, please contact EMPOWER via email at customerservice@empowerflex.com.

[Accessing the Online Portal for Existing Users](#)

Use the following instructions if you have already set up your account on the Online Portal or Mobile App.

1. Navigate to empowerflex.com in your internet browser.
2. Click on **LOG IN** in the top right of the screen.
3. A popup will be displayed. Click on the **PARTICIPANT LOGIN** link. ***This popup will not show in Internet Explorer. Use Chrome or Edge internet browsers***
4. Enter your username and click the **Next** button.
5. Enter your password and click the **Login** button.

Mobile App

[Mobile App Download](#)

1. Download the app on your mobile device.
 - a. Google Android:
 - i. Navigate to Google Play using your Google Android mobile device.
 - ii. Go to the EMPOWER Flex Mobile App download page by using the search function or going directly to: <https://play.google.com/store/apps/details?id=com.lighthouse1.mobilebenefits.epr>
 - iii. Click **Install**.
 - b. Apple iOS:
 - i. Navigate to the Apple App Store using your Apple iOS mobile device.
 - ii. Go to the EMPOWER Flex Mobile App download page by using the search function or going directly to: <https://apps.apple.com/us/app/empower-flex-mobile-app/id1555136991>
 - iii. Click **Get**.

[Mobile App Setup for New Users Who Have Received Debit Cards](#)

Use the following instructions if you have received your Debit Cards and have not yet set up your account on the Online Portal or Mobile App.

1. Open the EMPOWER Flex Mobile App after downloading.
2. Click **New User? Find your account** at the bottom of the screen.
 - a. Provide your information and follow the prompts to set up your account.

[Mobile App Setup for New Users Who Have Not Received Debit Cards](#)

Use the following instructions if you have not received your Debit Cards and have not yet set up your account on the Online Portal or Mobile App.

1. Open the EMPOWER Flex Mobile App after downloading.
 - a. Enter your username.
 - i. Your username is [the first letter of your first name]+[your last name]+[the last four digits of your social security number].



1. For example, jsmith1234 for John Smith.
- b. Enter your password.
 - i. Your temporary password is Welcome1
- c. Click the **LOGIN** button.

[Accessing the Mobile App for Existing Users](#)

Use the following instructions if you have already set up your account on the Online Portal or Mobile App.

1. Download the app on your mobile device.
2. Enter your username and password and tap the **LOGIN** button.

EMPOWER Visa Debit Card

If applicable, your Plan includes two free debit Cards. Both cards will be printed with your name, but can be used by you, your spouse, and eligible dependents. Additional cards may be purchased on the online portal.

This card may be used for medical and dependent care expenses, and it automatically draws from the appropriate Plan Year balance.

Using your EMPOWER Visa Debit Card is the best way to ensure that your purchases are eligible. However, you must still save itemized receipts for purchases made using the debit card. EMPOWER will request receipts from you on occasion if further eligibility verification is required.



Your EMPOWER Visa Debit Card will arrive in the mail

Enjoy Your Benefits!

You are now ready to start saving with your EMPOWER Flexible Spending Account. There are a few items that you should know before using your account:

Medical Eligible Expenses

Only eligible expenses are allowed with the FSA. A complete list of eligible expenses is available at: empowerflex.com/eligibility-list/

Save Receipts!

The IRS requires EMPOWER to substantiate all claims and Debit Card transactions to ensure that they meet eligibility requirements. The following two types of transactions, however, can be auto-substantiated with no need for the participant to submit receipts:

1. Purchases from merchants who use an IIAS-approved credit card processing terminal will provide transaction detail to EMPOWER at the time of purchase.
2. Copayments under the medical, dental, vision, or pharmacy plan are auto-substantiated and deemed to be eligible.

An itemized receipt must include all the following:

- Merchant or provider name
- Services received or item purchased
- Date of service



- Amount of the expense

[How to Submit Receipts](#)

EMPOWER will notify you via email when receipts are required. The email will contain an attached letter that you can open with the last four digits of your EMPOWER Debit Card. Receipt requests will follow the below timeline:

Name	Time	Action Required	Debit Card Status
First Receipt Request	Within a few days of the transaction	Submit requested receipts to EMPOWER	Your Debit Card will continue to be active
Second Receipt Request	30 days after the transaction	Submit requested receipts to EMPOWER	Your Debit Card will continue to be active
Overdue Notice	60 days after the transaction	Submit requested receipts to EMPOWER	Your Debit Card will be suspended until receipts are received and the transaction is substantiated
Ineligible Notice	90 days after the transaction	Repay the unsubstantiated amount to EMPOWER	Your Debit Card will remain suspended and will not be reactivated until you repay the unsubstantiated amount. Repayment instructions are provided in the email from EMPOWER.

EMPOWER offers three ways to submit receipts:

- Email the receipt to customerservice@empowerflex.com. Be sure to include your name and Employer.
- Submit the receipt using the Online Portal
- Submit the receipt using the Mobile App

Submit Receipts Using the Online Portal

1. Log into the EMPOWER Online Portal
2. On the homepage of your Portal, you will see a **Receipts Needed** link in the **Tasks** section near the top
3. Click the **Receipts Needed** link and follow the on-screen directions

Submit Receipts Using the Mobile App

1. Log into the EMPOWER Mobile App
2. Tap on the **View and Upload Receipts** icon
3. Click the + button to upload receipts from your mobile device
4. Follow the on-screen prompts



Checking Balances

You may check your balance, view history, and submit claims using the EMPOWER Online Portal and EMPOWER Flex Mobile App.

Reimbursement

You may pay for eligible expenses using any of the following methods:

- Use your included EMPOWER Visa Debit Card to pay for expenses at time of purchase
- Pay for expenses and seek reimbursement through by submitting a claim on the EMPOWER Online Portal or Mobile App

Reimbursement Method

By default, you will receive a reimbursement check mailed to you for approved claims. Alternatively, if your employer has enabled direct deposit, you may use the following steps to receive your reimbursement directly to your bank account:

Add Bank Account

1. Log into the EMPOWER Online Portal.
2. On the Portal homepage, hover your cursor over the **Accounts** tab.
 - a. Click on **Banking/Cards** under the **Accounts** tab.
3. On the **Banking/Cards** page, click **Add Bank Account**.
 - a. Enter your banking information and click the **Submit** button.

Validate Bank Account through Micro-Deposit

1. Within the next two business days, EMPOWER will make a deposit and withdrawal under \$1.00 in your account. Look for this transaction in your bank account.
2. After this transaction has occurred, you will see a new task in the task section on the homepage of your Online Portal.
 - a. Click the task.
 - b. Enter the dollar value of the micro-deposit.



Please note that any unpaid claims may be paid by check if approved by EMPOWER before you validate your bank account.