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# Year-End Grace Period Reminder

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Your flexible spending account plan year is quickly coming to an end and we encourage you to check your balances and file any outstanding claims as soon as possible. Your employer has adopted the Grace Period which allows you an additional 2 ½ months to incur expenses for your plan year but your claims must still be filed by the end of the run-out period to be accepted. Typically, the grace period ends March 15 and the run-out period ends March 31 but please check with your employer to be sure. According to the IRS, any unused balance in your account at the end of the run-out period will be forfeited.

The IRS requires appropriate documentation when submitting a claim, which is described on the claim form. All medical, dental and vision claims must include the following:

- Completed and signed claim form.
- An Explanation of Benefits (EOB) statement from the insurance company. If your insurance is an HMO for which you have a co-pay, attach an itemized statement from your provider indicating it was a co-payment.
- If you do not have insurance coverage, submit an itemized statement from the provider showing the provider's name/address, patient name, service date, description of the service and amount charged.

If your plan includes a dependent day care FSA, you can submit an itemized statement from the provider along with your claim.

To access your detailed account information and to file an **Express Claim**, simply login to [www.mypayflex.com](http://www.mypayflex.com).

**Time is running out...**  
Use your FSA dollars before they are gone!

