

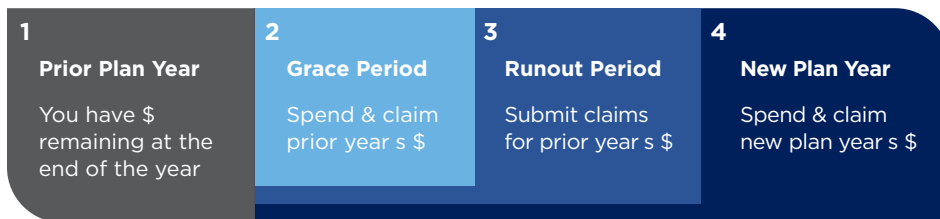
# How Does the Flexible Spending Account Grace Period Work?



FIFTH THIRD  
BANK



The Flexible Spending Account grace period works with the runout period and prior and new plan years like this:



## 1. Prior plan year

- The amount you chose to contribute from each paycheck was put into your Flexible Spending Account
- You could submit claims for any eligible services received or merchandise purchased after the date your plan year began

## 2. Grace period (overlaps runout period and new plan year)

- Spend leftover prior plan year funds, as well as submit claims for reimbursement. All claims during this period will be paid from your prior plan year funds until that money is gone.
- You should submit claims dated during the grace period (new plan year) after you are sure you have no remaining claims to submit from the prior plan year
- We cannot reimburse you with funds from your new plan year for expenses dated during the prior plan year

## 3. Runout period (overlaps grace period and new plan year)

- If there is money in your account from the prior plan year, you may submit claims for expenses dated during that year or the grace period
- When your money from the prior plan year is gone, no more claims for services received during that plan year will be paid
- All other claims dated during the grace period or the new plan year will be paid from money in your new plan year account

## 4. New plan year (overlaps grace period and runout period)

- You re-enroll in the Flexible Spending Account and the amount you choose to contribute from each paycheck is put into your Flexible Spending Account for the new plan year
- You submit claims for any eligible services received or merchandise purchased on or after the starting date of the new plan year

No matter how you submit a claim, the IRS requires that you prove it was for a valid expense. Your receipt, Explanation of Benefits (EOB), or bill must provide the date of the expense, a description of the item or service, the name of the store or provider and the amount you must pay.

The IRS does not allow us to pay claims for doctor's retainer fees (VIP fees), medical services before they are provided (such as your expected costs as shown on dental estimates) or cosmetic merchandise or procedures such as tummy tucks or teeth whitening.

**Log in to your account to find the exact dates of the grace and runout periods of your plan, or call Customer Service at 888-350-5353.**

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