What is a Flexible Spending Account?

A Flexible Spending Account (FSA) lets you set aside a certain amount of each paycheck into an account - before paying income taxes. During the year, you will have access to this account for reimbursement of eligible medical expenses not covered by insurance.   You may also have the option to set aside pre-tax dollars to reimburse eligible dependent care and commuter expenses (if allowed in the Plan).

How Does It Work?

You can contribute up to your plan's maximum for each benefit offered in the FSA.   To do so, simply make your annual elections during your Plan's Open Enrollment Period.   As a reminder, you must actively enroll in your FSA each Plan Year.

Benefit Options	Benefit Maximum	Deadline to Incur Expenses	Deadline to Submit Claims
Dependent Care	$5,000	09/15	09/30
Health FSA	$2,600	06/30	09/30

Your plan allows a rollover of up to $500 for Health FSA funds remaining at the end of the Plan Year.

What is the Sentinel Benny Card?

The Benny Card is a Pre-Paid VISA card that allows you to pay for eligible FSA expenses at the point-of-sale.   These cards can be used wherever VISA is accepted.   Your Benny Card is valid for 3 years.   If you continue to participate in the FSA, simply keep your card and your new balance is reloaded each year!

It's simple: The card eliminates out-of-pocket expenses and reduces the need to file a claim.   And the best part - it's free!

How Do I Establish My Online Account at www.sentinelgroup.com?

Setting up your secure online account is simple!

Log onto www.sentinelgroup.com and hover over   ACCOUNT ACCESS in the upper right corner.   Select "FlexChoice" in the "For You" category of the dropdown menu.   Once you are in the Login page, click "Create your new username and password" .   Enter the required information and press "Next" .

Manage your account
www.sentinelgroup.com

Call the Member Service Center at
1-888-762-6088

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