

# Maximizing Your Benefits

## End of Year Checklist



With calendar year plans ending soon, it's important to stay on top of your benefits. This end of year checklist provides several ways you can maximize your benefits and prepare for the coming plan year.

### Use remaining FSA funds

FSA funds must be used for expenses incurred prior to the end of the plan year or else they are forfeited, in accordance with your plan rules.

- Check out the FSA Store, the largest online marketplace for FSA eligible products. Learn more at [www.ebcflex.com/wheretoshop](http://www.ebcflex.com/wheretoshop).

### Submit any outstanding claims

If you have an FSA, HRA, or LSA, be sure to submit any outstanding claims before the end of the plan year or your plan's runout period, if applicable.

- If you have an FSA or HRA, log in to the EBCentral mobile app for quick and easy claim submission. If you don't have an account set up, download EBCentral on the [App Store®](#) or [Google Play](#) and select *Create Account* on the login screen.
- If you have an LSA, you can submit your claims in your online account at [www.ebcflex.com](http://www.ebcflex.com).

### Provide documentation for substantiation

Under IRS rules, EBC sometimes requires you to substantiate a claim's eligibility. It's important to do so before the end of the plan year or your plan's runout period, in accordance with your plan rules.

- Log in to the EBCentral mobile app or your online account at [www.ebcflex.com](http://www.ebcflex.com) for quick and easy documentation submission.

### Benefits Card Updates

If you use a Benefits Card for your accounts, verify it's still active.

- If your card is active, *hold on to it*. You will not be sent a new one if it's active. If your card is expired, you will automatically be sent a new one within 30 days of expiration.
- Order a secondary card if you want one for your spouse/dependent through your online account.

### Check on your HSA investments

If you have invested your HSA funds, take time to view your investment progress and decide if you want to make any changes.

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