

# Maximizing Your Benefits

## End of Year Checklist



With open enrollment season quickly approaching, 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.

- Use 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 HRA or FSA, be sure to submit any outstanding claims for the plan year before the end of the plan year or your plan's runout period, in accordance with your plan rules.

- Log in to your online account at [www.ebcflex.com](http://www.ebcflex.com) or download EBC Mobile for quick and easy claim submission.

### 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 your online account at [www.ebcflex.com](http://www.ebcflex.com) or download EBC Mobile 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.

### Review 2023 health expenses and enroll for 2024

- Evaluate how much you spent on your medical expenses in 2023 and determine your contribution amount for 2024.
- Enroll in your accounts for 2024, whether you're re-enrolling or enrolling for the first time.
- Complete a Participant Authorization form in your online account if you would like EBC to be able to communicate with your spouse or other trusted person regarding your benefit accounts.

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