



Required Documentation

1. Complete all the information on the Vita Flex claim form which can be found via your online account under Tools & Support. Each Vita Flex claim form must be signed and dated.
2. Appropriate documentation must be provided for each dependent care expense. Receipts must identify the following items:
 - Name of the dependent
 - Dependent care provider
 - Dates of care
 - Amount of payment
3. A handwritten receipt may be accepted. However, handwritten receipts must include the provider's signature as well as all the required items (as outlined above).
4. Copies of canceled checks or credit card receipts alone will not suffice. A copy of an actual billing statement is acceptable if all the required elements identified above are included.
5. Please retain a copy of the claim form and supporting documentation for your records.

Submitting Reimbursement Requests

Vita Flex reimbursement requests may be submitted via the website, fax, e-mail or standard mail. If faxed or e-mailed, please do not re-submit a hard copy through the mail.

Online:
www.vitaflex.net

Fax:
Vita Flex Claims Dept.
(650) 964-FLEX (3539)
(866) 964-FLEX (3539)

E-mail:
claims@vitamail.com

Mail:
Vita Flex Claims Dept.
900 North Shoreline Blvd.
Mountain View, CA 94043

Reimbursement Guidelines

1. Only employees who participate in the Vita Flex Dependent Care FSA plan may file a claim.
2. Claims are typically processed within one (1) to two (2) business days. After your claim is processed, you will receive a notification via email which will identify whether the claim has been approved or whether additional documentation is required.
3. Claims may be submitted as expenses are incurred or they may be bundled and submitted periodically throughout the Plan Year.
4. All claims must be submitted by the specified claims submission deadline. Please refer to your Summary Plan Description or Plan Detail Document for your claims submission deadline.
5. Terminated employees can submit expenses incurred through the end of the Plan Year as long as they are looking for work or a full-time student. If not looking for work or a full-time student, terminated employees can submit expenses incurred through their termination date.
6. Federal tax law requires that the salary deferrals under your Dependent Care FSA plan be a "use it or lose it" arrangement. If claims with complete documentation are not submitted in a timely manner, the balance of your salary deferrals will be forfeited to your employer.

Eligible Expense Rules

1. Only expenses incurred during the Plan Year (after your eligibility date and after you sign the election form) can be claimed for reimbursement. Expenses incurred in different Plan Years must be accounted for separately. The date a claim is actually incurred (not necessarily the date paid) determines the appropriate Plan Year for reimbursement.
2. A dependent care expense is "incurred" on the date when the dependent is provided the care that gives rise to the dependent care expense, not when the participant is formally billed/charged or actually pays for the care.
3. Allowable expenses follow the general guidelines outlined for personal income tax purposes. However, there are certain circumstances where these guidelines do not match perfectly. Please refer to the Summary Plan Description or Plan Detail Document for full details.
4. Only qualified expenses as outlined by the IRS are considered eligible for reimbursement. Vita Administration Company has no authority to alter or expand the eligible expense guidelines dictated by the IRS.
5. Expenses must be eligible and must not have been reimbursed or be eligible for reimbursement by any other source, such as another Dependent Care Flexible Spending Account.
6. If you are on a Leave of Absence (LOA), claims incurred while you are not actively at work are not eligible for reimbursement.



Dependent Care for Qualifying Individuals

Expenses for dependent care must be for the benefit of a "Qualifying Individual." There are two types of qualifying individuals. These include your:

- Dependent child *under* the age of 13. (This means while they are 12, they are eligible, but on their 13th birthday, they are no longer considered eligible.)
- Spouse or other dependent age 13 or older, who is physically or mentally unable to provide for his or her own care and who spends a minimum of eight (8) hours per day in your home.
- Vita Flex Plan Guidelines require that a "dependent" be someone you claim as a dependent on your federal income tax return.

Eligible Dependent Care Expenses

The Vita Flex Dependent Care Reimbursement Plan may only reimburse eligible dependent care expenses. In order to qualify, the expenses must be necessary in order for you (or you and your spouse) to remain gainfully employed. Dependent Care expenses must be incurred while you are actually working (or looking for work). In addition, expenses must be *primarily custodial in nature* (as opposed to educational in nature) in order to be eligible. Following is a list of eligible dependent care expenses:

- Expenses paid to a dependent care center or dependent care provider. If care is provided at a dependent care center, it must be licensed according to the laws of the state where the provider is located.
- Expenses paid to an in-home dependent care provider.
- Expenses paid for pre-school or daycare of a pre-school age child.
- Expenses paid to an adult day care facility for a qualified dependent.
- Expenses paid for after school care or summer care that is primarily custodial in nature.

Dependent Care Expenses That Are Not Eligible

The Vita Flex Dependent Care Reimbursement Flexible Spending Account may not reimburse dependent care that expenses that fall under the following categories:

- Certain expenses related to dependent care are *not* considered eligible. Examples of such ineligible expenses include, but are not limited to: diaper fees, transportation fees and late payment fees.
- Expenses for classes, educational enrichment programs, summer school or after-school tutoring sessions are *not* eligible expenses. Examples of expenses that are not eligible include, but are not limited to, language classes, SCORE, tutoring, gymnastics lessons, piano lessons, sports classes, sports leagues or summer camps that are primarily educational in nature.
- Expenses paid for overnight camp *regardless* of whether or not the amounts can be split between day and night care.
- Expenses for care of an individual who does not qualify.

Restrictions on Plan Participation

You must actually be at work while care is provided to your eligible dependent. If you are married, both you and your spouse must be working while care is provided for your eligible dependent. Generally, one of the following eligibility guidelines must also be satisfied:

- Your spouse must have net taxable income of no less than your Dependent Care election (if you are married); or
- You must be a single parent; or
- Your spouse must be a full-time student at least 5 months during the year while you are working; or
- You are divorced, and your child is in your custody.

Changes in Plan Participation

You may only change or terminate Plan participation if you have a qualified change in family status or experience one of the other exceptions to irrevocability outlined in your Summary Plan Description or Plan Detail Document. Changes in family status include: birth, death, marriage, divorce, change of employment of a spouse, change in dependent care provider, change in the cost of dependent care and certain other situations identified in your Summary Plan Description or Plan Detail Document. If a change in family status occurs, a request for a corresponding change in Plan election must occur within 30 days of the date of family status change.

Questions and Supplies

Vita Administration Company administers your employer's Vita Flex Dependent Care Flexible Spending Account. Questions regarding your account balance, Plan participation, reimbursement procedures, eligible expenses or claim form supplies may be directed to Vita Administration Company at (650) 966-1492 or toll-free at (800) 424-3052 or help@vitamail.com. This brief summary is provided for your convenience. Please refer to your Summary Plan Description or Plan Detail Document for full Plan details.