



Medical Flex Plan Information

You are receiving this packet because you elected medical flex for 2026 during Open Enrollment. Please take the time to review this important information.

- ❖ If you haven't already done so in the past, go onto Catapult's website or their mobile app and set up your online flex account. Instructions are enclosed.
- ❖ If you haven't participated in flex before, you will receive an envelope from Catapult with your new flex card. **Be on the lookout for the card that will mail directly to your home from Catapult!**
- ❖ Cards are valid for a period of 3 years from the date issued. You will not receive a new card every year that you sign up for flex. **If your current flex card expires in 2025, you will receive a new flex card with your 2026 medical flex election amount loaded onto it. If it doesn't expire in 2025, then your 2026 medical flex election amount will be loaded onto your existing card.**
- ❖ If you need to request additional flex cards for family members, fill out the enclosed form and send directly to Catapult.
- ❖ **YOU** are responsible for notifying Catapult (via phone) if a family member's card privileges should be revoked at any time.
- ❖ Manually filed claims should be submitted directly to Catapult—see contact information below. These will be reimbursed through direct deposit only. Paper checks will NOT be issued. Be sure to set up your bank account information on Catapult's web site or mobile app.
- ❖ **Keep all receipts for items purchased with the flex card!!! Catapult may ask for any of these receipts at any time. Failure to provide these receipts could result in your card being "locked" until Catapult receives this documentation. GPA's Benefits department will not be able to "unlock" your card.**

Here are some tips on how to use your flex card:

- Need to pay a doctor's bill after it's been filed through insurance and you owe toward your deductible or co-insurance?
 - Go by the provider's office and make a payment with your flex card.
 - Pay online through your provider's portal using your flex card.
- Buying glasses or contacts?
 - Use the flex card for any payment that you are responsible for.
- When you go to the pharmacy to pick up a prescription, simply use your flex card as you would a regular debit/credit card.
- Use prescription mail order for some of your maintenance medications?
 - Set up your flex card as your primary source of payment.
 - If you receive invoices when your medications are delivered, simply pay using your flex card.



For a complete list of covered medical flex items: <https://fsastore.com/FSA-Eligibility-List.aspx>

Please review this entire packet:

- ★ Catapult's Online Account Setup, Direct Deposit, and Mobile Features
- ★ Frequently Asked Questions
- ★ *Additional Card Request* form



Catapult
 3020 West Arrowood Rd.
 Charlotte, NC 28273
 (704) 522-8011 (phone)
 (704) 944-6076 (fax)
 claims@letscatapult.org
 MyCatapultBenefits.org
 Mobile App: search for "MyCatapultBenefits"





CATAPULT

Online Account Setup, Direct Deposit, and Mobile Features

CREATING YOUR ONLINE ACCOUNT

1. Go to: letscatapult.org/mycatapultbenefits/ and click "Participant Login/Registration".
2. Click on "Register".
3. Create a username and password. Make sure you write this information down for future use.
4. Enter your First Name, Last Name, and Email Address.
5. Enter your Employee ID. This is the Social Security Number of the **Employee**; do not use dashes.
6. Enter your Registration ID. You will use your flex card number or 'TEAGPA'.
7. Accept the *Terms of Use* and click Register.

Don't forget to register your phone number under the "Alerts" settings!! **You will be able to check your balance by texting 'BAL' to 888-280-8596.**

DIRECT DEPOSIT

For reimbursement, a direct deposit form can be downloaded from Catapult (Forms & Resources) and emailed to benefits@letscatapult.org **OR** you can add your banking information online through the participant portal. Paper checks will not be issued.



MOBILE APP!

Gain full access to your flexible spending account (FSA) with Catapult's free application. Search: "**MyCatapultBenefits**".



CATAPULT MOBILE PAY (not for dependent care flex)

What is Catapult Mobile Pay?

Are you interested in a more convenient way to pay for benefit account expenses? Do you prefer to use contactless payments for all types of purchases? With Catapult Mobile Pay you can quickly and easily pay for eligible benefit account expenses, both in-store and online, using your digital wallet app on your mobile device.

How does it work?

To begin using Catapult Mobile Pay, simply:

- Step 1:** Open your digital wallet (Apple Pay, Google Pay, or Samsung Pay).
- Step 2:** Enter your benefits debit card details.
- Step 3:** Accept the Terms & Conditions.
- Step 4:** Complete the authentication process, as prompted.
- Step 5:** Begin using your digital wallet to pay for eligible expenses.



FAQs

Frequently Asked Questions



Flexible Spending Account

What is an FSA?

A healthcare flexible spending account (FSA) is an employer-sponsored benefit that allows you to set aside pre-tax dollars into an account to be used for eligible medical expenses.

Why should I participate in an FSA?

Contributions to the FSA are deducted from your paycheck on a pre-tax basis reducing your taxable income. You can increase your spendable income by an average of 30% of your annual contribution with the tax savings.

How do I contribute money to my FSA?

Your annual election will be divided by the number of pay periods in your plan year. This amount will be deducted from your paycheck before taxes are assessed. Each year a new election must be completed to participate.

How much can I contribute to my FSA?

Annual contributions may not exceed \$3,300 per year as determined by the IRS.

Who is eligible under an FSA?

An FSA covers eligible expenses for you and all your dependents even if they are not covered under your primary health plan. However, if you or your spouse have a Health Savings Account (HSA), you cannot participate in a general Flexible Spending Account.

What expenses are eligible for reimbursement?

Health/prescription plan co-pays, deductibles, co-insurance, eyeglasses, dental care, and certain medical supplies are covered. The IRS provides specific guidance regarding eligible expenses. (See IRS *Publication 502*.)

How do I determine the date my expenses were incurred?

Expenses are incurred at the time the medical care was provided, not when you are invoiced or pay the bill.

How do I get the funds out of my FSA?

With your benefits debit card, simply swipe it at the register. Otherwise, just file a claim to Catapult including a detailed receipt documenting the type of claim, the amount, and the date of service. Once approved, your reimbursement is deposited into your bank account.

What happens if I don't spend all my FSA by the end of the plan year (December 31)?

Be sure to only allocate dollars for predictable medical expenses. Participants with an existing balance following the year end run out (March 31, 2027) may roll over up to \$660 into the 2027 plan year.

How soon can I start spending my FSA funds?

With a healthcare FSA, your entire annual election amount is available on the first day of the plan year (January 1) even though you have not yet contributed that amount.

Can I change my election amount mid-year?

Elections can only be altered if you experience a change in status as defined by IRS regulations such as marriage, divorce, birth, or death in your immediate family.

What happens to my FSA if my employment is terminated?

Participation in your FSA is also terminated. This means that only expenses that were incurred prior to your termination date are eligible for reimbursement.

What is the deadline for submitting claims?

You can submit claims for reimbursement at any time during the same plan year that you incur the expense up through the year end run out period.

Can I still deduct healthcare expenses on my tax return?

Yes, but not the same expenses for which you have already been reimbursed from your FSA.

Are over-the-counter (OTC) medications eligible for reimbursement?

Yes, OTC medications are eligible.

What is a Letter of Medical Necessity?

The IRS mandates that eligible expenses be primarily for the diagnosis, treatment, or prevention of disease or for treatment of conditions affecting any functional part of the body. For example, vitamins are not typically covered because they are used for general wellness, but your doctor may prescribe a vitamin to treat your medical condition. The vitamin would then be eligible if your doctor verified the necessity in treatment.

For more information, call **Catapult** at 704-522-8011
3020 West Arrowood Road • Charlotte, NC 28273 • MyCatapultBenefits.org



Additional Card Request

Note: Cards issued are valid for a period of 3 years from the date issued. If you already have cards, you do not need to request new cards.

PERSONAL INFORMATION

Company Name:	Social Security:
Employee Name:	Phone:
Address:	City, State, Zip Code:
Email:	<input type="checkbox"/> Please check if this is a new address

ADDITIONAL CARDS

An additional card should be issued to the following person authorized to use Flexible Benefit accounts:

Name:
Social Security Number:
Relationship:

Participant's Signature _____ Date: _____

Send your completed form to:

CATAPULT
Attn: FSA Services
Fax: 704-944-6076
E-mail: benefits@letscatapult.org