

# FSA Online Access Instructions

With the flexible benefits plan (FSA, DCA, HRA), you will have online access to your account. Once you have created your account, you will be able to view your balance, transactions and reimbursements. You will also have the option to upload your receipts for manual reimbursement requests. Below, you will find the instructions on how to get started.

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Please follow these steps to log on to the FSA Website.

Go to: [www.allianceinsgroup.com](http://www.allianceinsgroup.com)

- Click on the **FLEX Login** tab
- Click on **REGISTER** and follow the steps.

You will need the Employee ID - this is the employee's social security number (no dashes) or a number assigned to the employee and the Employee's Card Number. If you are unsure of the Employee ID, please contact Alliance Insurance Group.

The user id must be between 5-10 characters- ***Please be sure the USER ID is very unique.***

This is a nationwide system and it will not allow the same user id to be used on more than one account.

Password must contain an instance of at least three of the following four types of characters:

- An upper case character such as A
- A lower case character such as a
- A special character: ~ ! @ # \$ % ^ & \* ( ) \_ + = ` < > ? / \ - ; : " ' [ ] { }
- A number such as 9

Passwords expire every 90 days. You will be notified when it is time to reset the password when you login to the system. This is a security measure and cannot be changed. Once you change the password, close the webpage and log back in using your new information.

You may also file a manual claim reimbursement request by uploading the receipt to your account or printing the claim form and return by mail, email or fax to us for processing.

*Should you ever have any questions about creating your account, resetting your password or any other functions with the system, please do not hesitate to contact us.*

## **MOBILE APP**

From the App Store on your device, please search using the following key words:

- iOS system: **Alliance Insurance Group FSA**
- Android system: **Alliance Ins FSA**

*(You can only use the mobile app once you have created your account through the website)*

Phone: 334.396.3960 or Toll Free: 866.396.3967

Office hours: Monday - Friday 8:00am-4:30pm (CST)

After hours and weekends: [fsa@allianceinsgroup.com](mailto:fsa@allianceinsgroup.com)

Website: [www.allianceinsgroup.com](http://www.allianceinsgroup.com)

Mailing Address: PO Box 240518

Montgomery, AL 36124

## FSA Eligible Expense Examples

Acne treatments (Over the counter- RX needed)	Dental Care (including implants)/Non-Cosmetic	Nasal sprays & strips (Over the counter- RX needed)	Smoking cessation gum or patches (Over the counter- RX needed)
Acupuncture	Dentures, bridges, etc.	Norplant insertion or removal	Speech therapy
Allergy & sinus medicine and products (Over the counter- RX needed)	Diabetic monitor, test kits, strips and supplies	Occupational therapy (related to a medical condition or disability)	Spermicidal (RX)
Alcoholism Treatment	Diagnostic services	OB/GYN fees	Sterilization
Allergy medication (RX)	Diaper rash ointments and creams (Over the counter- RX needed)	Occlusal guards to prevent teeth grinding	Student health fees billed for actual services received (dental, medical, prescription, vision)
Ambulance and emergency health services	Drug addiction treatment	Operations (for non-cosmetic purposes)	Sunglasses (RX only)
Anesthesia (for non-cosmetic purposes)	Drugs (prescription)	Operations for dental	Sunscreen with SPF 15+ and "broad spectrum", sunburn creams & ointments
Antacid (Over the counter- RX needed)	Ear drops and wax removal (Over the counter- RX needed)	Operations for vision	Surgery (for non-cosmetic purposes)
Antibiotic ointment (Over the counter- RX needed)	Eye drops and treatments (Over the counter- RX needed)	Optometrist / ophthalmologist fees	Teeth grinding prevention devices
Aspirin or other pain reliever (Over the counter- RX needed)	Eye examinations	Organ transplants (recipient and donor)	Therapy (for treatment of a medical condition)
Asthma medicines or treatments (Over the counter- RX needed)	Eye surgery or treatment to correct vision	Ortho keratotomy	Transportation, parking & related travel expenses (essential to receive eligible care)
Athletic treatments/braces	Eye glasses (Over the counter- RX needed)	Orthodontia (braces and retainers)	Tubal ligation
Bandages and related items (over-the-counter)	Fertility treatment (for employee, spouse or dependent)	Orthopedic & surgical supports	Urological products
Birth control (over-the-counter)	First aid kit (over-the-counter)	Over-the-counter bandages	Vaccinations
Birth control (RX)	Flu shots	Over the-counter health care products (Rx needed)	Varicose vein removal surgery (for medical care)
Blood pressure monitor	Gastrointestinal medication (Over the counter- RX needed)	Over-the-counter drugs and medicines (including for motion sickness, sleep aids and sedatives) (Rx needed)	Vasectomy
Body scans	Hearing aids and batteries	Over-the-counter products for dental, oral and teething pain (RX needed)	Viagra and similar prescription medications
Breastfeeding classes	Hospital services and fees	Over-the-counter vision medications (Rx needed)	Vision co-insurance
Breast pumps (for a lactating woman)	Immunizations	Ovulation monitor (over-the-counter)	Vision co-payment
Canker & cold sore treatments (Over the counter- RX needed)	Incontinence supplies	Oxygen	Vitamins (prescription only)
Chest rubs (Over the counter- RX needed)	Infertility treatment (for employee, spouse or dependent)	Physical exams	Walking aids (canes, walkers, crutches and related supplies)
Chiropractic office visit or treatment	Insulin, testing materials and supplies	Physical therapy	Wart removal treatments (Over the counter- RX needed)
Cholesterol test kits and supplies	Laboratory fees	Pregnancy tests (over-the-counter)	Weight loss drugs (for treatment of a medical conditions) (RX Only)
Co-insurance (dental, medical, RX, vision)	Lactose intolerance (Over the counter- RX needed)	Prescription drugs (for non-cosmetic purposes)	Wheelchair and repairs
Cold & flu medicine (Over the counter- RX needed)	Laser eye surgery/LASIK	Prosthesis	X-ray fees (dental, medical)
Condoms	Laxatives (Over the counter- RX needed)	Psychiatric care	
Contact lenses and solutions	Learning disability treatments	Psychologist fees	<p><b>IMPORTANT REMINDER:</b></p> <p>For each expense, you must be able to submit documentation from the provider or a third party that includes Date of Service/ Amount/ Provider/Type of Expense</p> <p>Some expenses may require additional documentation to establish eligibility such as a physicians statement or RX</p> <p><b><i>Over the counter MEDICATIONS require a Prescription in order to be eligible for reimbursement</i></b></p>
Contraceptives (Over the counter- RX needed)	Lice treatment (Over the counter- RX needed)	Radial keratotomy (Rx)	
Corn and callus remover (Over the counter- RX needed)	Listening therapy	Reading glasses (over-the-counter)	
Corneal keratotomy	Mastectomy-related special bras	Removal of benign mole, cyst or tumor	
Cough drops, cough syrup, sore throat lozenges (Over the counter- RX needed)	Medical abortion (letter required)	Retin-A (for non-cosmetic purposes)	
Crutches, canes, walkers or like equipment (purchase or rental)	Medical equipment (for treatment of medical condition) and repairs	Sales tax, shipping and handling fees (for any eligible expenses)	
Deductibles for dental, medical, prescription and vision plans	Monitors & test kits (over-the-counter)	Smoking cessation (programs, counseling, RX)	

## **DEPENDENT CARE ACCOUNT ELIGIBLE/INELIGIBLE EXPENSES**

A Dependent Day Care Flexible Spending Account uses your pre-tax contributions to cover dependent day care (usually child care) expenses. Eligible dependents include children under 13 years of age, and a spouse or other dependent who is physically or mentally incapable of caring for himself/herself.

### **Eligible Expenses**

The following expenses are eligible for reimbursement under a Dependent Day Care Flexible Spending Account:

- Expenses for a day care center, summer day camp or preschool. The facility must be licensed under state or local law if it cares for seven or more children.
- Expenses for an unlicensed day care center that cares for six or fewer children.
- Expenses at an adult day care facility (but not expenses for overnight, nursing home facilities).
- The cost of day care and housekeeping services in your home for your child or other qualifying individual.
- The cost of meals, lunches and snacks, supplied by a day care provider (not the cost of meals while on field trips and outings or those meals included as part of the cost of such trips).

### **Ineligible Expenses**

The following expenses are not eligible for reimbursement under a Dependent Day Care Flexible Spending Account:

- Day care for a child age 13 or older
- Overnight summer camp (cannot prorate for the day portion)
- Kindergarten or school tuition for a child age 5 and older
- Expenses for any care provided to a qualifying dependent by another dependent or child under age 19
- Housekeeping expenses not related to dependent day care
- The expenses for which you claim a dependent day care tax credit on your federal income tax return
- The registration fees paid for day care, summer camp, kindergarten, preschool, etc. The only exception is day camp or registration fees applied toward the first payable bill. These are eligible once the initial bill has been paid and the service has been provided.
- The cost of meals while on field trips and outings or those meals included as part of the cost of such trips

**\*\*The Dependent Care Account is not pre-funded as the Medical Flexible Spending Account. Claims can only be reimbursed for the amount that you have accrued for the plan year.\*\***

**If you have any additional questions, please contact Alliance Insurance Group at 334-396-3960.**



Alliance Insurance Group  
Employee Benefit Consultants