

Welcome to Forma!

The modern benefits platform that makes it incredibly easy to access your pre-tax benefits.

Inside this guide:

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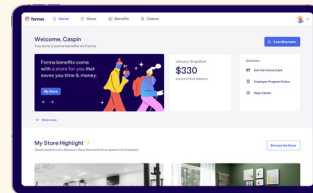
Accessing your account

Forma makes it incredibly easy to access your pre-tax benefits.



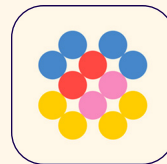
First time logging in?

If this is your first time visiting Forma, you'll be guided through an onboarding process where we'll show how your account works.



Website

Visit <https://client.joinforma.com> to login to your Forma account.

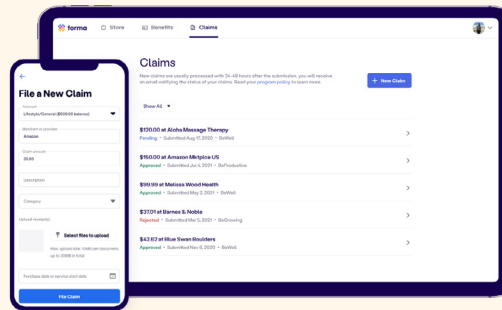


Mobile apps

You can also access your pre-tax benefits on the go! Download the [iOS app](#) from the Apple App Store or the [Android app](#) from the Google Play Store.

Using your contributions

Once you start contributing, it's easy to use your funds for pre-tax eligible expenses.



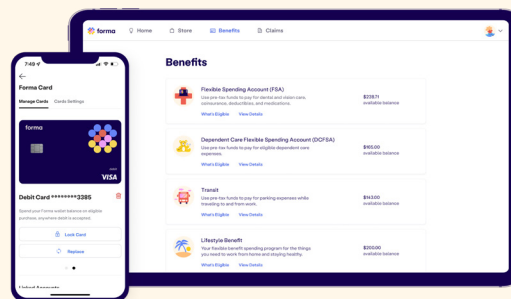
Claims

If you make an eligible pre-tax purchase out-of-pocket, you may submit a receipt or documentation for reimbursement. It's a simple form, and after the claim is approved, be reimbursed via direct deposit in 3-5 business days.

Pre-tax Forma Card

You'll receive a Pre-tax Forma Card in the mail, which is directly linked to any pre-tax accounts you have with Forma. After you activate it, you can use it on any eligible expenses. We support [using your Pre-tax Forma Card](#) with Apple Pay and Google Pay.

The amount of your qualified purchases will be deducted automatically from your account. To ensure the card is only used for eligible expenses, the IRS sometimes requires a receipt or documentation. In order for Forma to keep these programs compliant with IRS requirements, we will reach out for this documentation so you can upload it to Forma.



Shop pre-tax stores

Forma links you directly to pre-tax FSA and HSA stores so you can find pre-tax items guaranteed to be eligible.

Available pre-tax accounts:

Flexible Spending Account

Did you know?

Participating in a Flexible Spending Account (FSA) is like receiving a 30% discount from your medical providers.

Qualifying expenses

FSA funds can cover costs for:

- + Copays, deductible payments, coinsurance
- + Doctor office visits, exams, lab work, x-rays
- + Dental exams, x-rays, fillings, crowns, orthodontia
- + Vision exams, frames, contact lenses, contact lens solution, laser vision correction
- + Medical supplies and first aid kits
- + Over-the-counter medications
- + Prescription drugs
- + Physical therapy
- + Chiropractic care
- + Hospital charges

What doesn't qualify

Certain expenses are not eligible, for instance:

- Cosmetic procedures or surgery
- Dental products for general health
- Expenses incurred prior to opening your FSA
- Personal hygiene products
- Insurance premiums
- Late payment fees charged by healthcare providers

How does an FSA work?

A healthcare FSA is a flexible spending account that allows you to set aside pre-tax dollars for eligible medical, dental, and vision expenses for you and your dependents, even if they are not covered under your primary health plan.

You choose an annual election amount up to the IRS limit. At the beginning of the plan year, your account is pre-funded and your full contribution is immediately available for use. Your election amount is then deducted from your paychecks in equal installments throughout the year.

Why should I enroll in an FSA?

Almost everyone has some level of predictable and non-reimbursable medical needs.

If you expect to incur medical expenses that won't be reimbursed by another plan, you'll want to take advantage of the savings this plan offers. Money contributed to a healthcare FSA is free from federal and state taxes and remains tax-free when it is spent on eligible expenses. On average, participants enjoy a 30% tax savings on their annual contribution.

Contributions

Contribution limits are set each year by the IRS. Your company may have additional contribution rules that apply. Please check with your benefits team for more details.

Available pre-tax accounts:

Dependent Care Flexible Spending Account

Did you know?

Participating in a Dependent Care Flexible Spending Account (DCFSA) is like receiving a 30% discount from your care provider.

Qualifying expenses

Dependent Care FSA funds can cover costs for:

- + Licensed day care centers
- + Before school or after school care for children 12 and younger
- + Nanny / Au Pair
- + Nursery schools or preschools
- + Late pick-up fees
- + Summer or holiday day camps
- + Custodial care for dependent adults

What doesn't qualify

Certain expenses are not eligible, for instance:

- Expenses for non-disabled children 13 and older
- Educational expenses including kindergarten or private school tuition fees
- Expenses incurred prior to opening your dependent care FSA
- Food, clothing, sports lessons, field trips, and entertainment
- Overnight camp expenses
- Late payment fees for child care
- Medical care for dependents

How does a Dependent Care FSA work?

A dependent care FSA is a flexible spending account that allows you to set aside pre-tax dollars for dependent care expenses, such as daycare, that allow you to work or look for work.

You choose an annual election amount up to the IRS limit. The money is placed in your account via payroll deduction, in equal installments, and then used to pay for eligible dependent care expenses incurred during the plan year.

Why should I enroll in a Dependent Care FSA?

Child and dependent care is a large expense for many families. Millions of people rely on child care to be able to work, while others are responsible for older parents or disabled family members.

If you pay for care of dependents in order to work, you'll want to take advantage of the savings this plan offers. Money contributed to a dependent care account is free from federal and state taxes and remains tax-free when it is spent on eligible expenses. On average, participants enjoy a 30% tax savings on their annual contribution. This means you could be saving up to \$2,250 per year on dependent care expenses!

Contributions

Contribution limits are set each year by the IRS. Your company may have additional contribution rules that apply. Please check with your benefits enrollment information for more details.

Available pre-tax accounts:

Limited Purpose Flexible Spending Account (LPFSA)

Did you know?

Participating in a Limited Purpose Flexible Spending Account (LPFSA) is like receiving a 30% discount from your care provider.

Contributions

Contribution limits are set each year by the IRS. Your company may have additional contribution rules that apply. Please check with your benefits team for more details.

Qualifying expenses

Limited Purpose FSA funds can cover costs for:

- + Dental exams, x-rays, fillings, crowns, orthodontia
- + Vision exams, frames, contact lenses, contact lens solution, laser vision correction

What doesn't qualify

Certain expenses are not eligible, for instance:

- Any medical expense
- Dental products for general health
- Expenses incurred prior to opening your LPFSA

How does a Limited Purpose FSA work?

A Limited Purpose FSA is a flexible spending account that allows you to set aside pre-tax dollars for dental and vision expenses for you and your dependents, even if they are not covered under your primary health plan. You are eligible to open a Limited Purpose FSA if you are enrolled in a Health Savings Account (HSA).

You choose an annual election amount up to the IRS limit. At the beginning of the plan year, your account is pre-funded and your full contribution is immediately available for use. Your election amount is then deducted from your paychecks in equal installments throughout the year.

Why should I enroll in a Limited Purpose FSA?

Almost everyone has some level of predictable and non-reimbursable dental and vision needs.

If you are enrolled in an HSA and expect to incur dental and vision expenses this year, you'll want to take advantage of the savings this plan offers. By using your Limited Purpose FSA, you will be able to preserve your HSA funds for other purposes, including saving for the future. And just like an HSA, money contributed to a Limited Purpose FSA is free from federal and state taxes and remains tax-free when it is spent on eligible expenses. On average, participants enjoy a 30% tax savings on their annual contribution.

Available pre-tax accounts:

Health Savings Account

Enroll in a Health Savings Account (HSA) and start saving today.

Qualifying expenses

HSA funds can cover costs for:

- + Copays, deductible payments, coinsurance
- + Doctor office visits, exams, lab work, x-rays
- + Dental exams, x-rays, fillings, crowns, orthodontia
- + Vision exams, frames, contact lenses, contact lens solution, laser vision correction
- + Medical supplies and first aid kits
- + Over-the-counter medications
- + Prescription drugs
- + Physical therapy
- + Chiropractic care
- + COBRA premiums
- + Hospital charges

What doesn't qualify

Certain expenses are not eligible, for instance:

- Cosmetic procedures or surgery
- Dental products for general health
- Expenses incurred prior to opening your HSA
- Personal hygiene products

How does an HSA work?

An HSA is a personal savings account that allows you to set aside pre-tax dollars for current and future healthcare expenses for you and your dependents, even if they are not covered under your primary health plan.

You are eligible to open an HSA if you are enrolled in an HSA-eligible high-deductible health plan. You choose an annual election amount, up to the IRS limit for individuals and families. The money is placed in your account via payroll deduction, direct contribution (through a bank transfer), or transferred from another HSA. Once your account is funded, you can choose to use the money to pay for current healthcare expenses or keep the funds in your account and watch your savings grow.

If you are 55 or over, you have the option for an annual catch-up contribution up to the IRS limit.

Why should I enroll in an HSA?

High-deductible health plans typically have lower monthly premiums and greater out-of-pocket costs. An HSA helps ensure you have money set aside to pay for out-of-pocket healthcare expenses.

But an HSA is also a powerful investment vehicle and can be a smart addition to your retirement strategy. What makes an HSA such a great retirement investment tool? Simply put, money goes into an HSA tax-free, grows tax-free, and comes out tax free. That means you will never be taxed when you use HSA dollars for qualified medical expenses. No other investment account offers this benefit!

Available pre-tax accounts:

Commuter benefit

Did you know?

Participating in a Commuter benefit is like receiving a 30% discount on mass transit and parking expenses.

Qualifying expenses

Commuter funds can cover costs for:

- + Bus, ferry, train, subway tickets and passes
- + Vanpool fees when there are six or more adult passengers
- + Parking expenses, including parking at or near your place of work or at the location from which you take mass transit to get to work

What doesn't qualify

Certain expenses are not eligible, for instance:

- Tolls
- Taxis
- Gas fuel
- Mileage
- Individual ride share fares (i.e. Uber/Lyft)

How does a Commuter benefit work?

A commuter account allows you to set aside pre-tax dollars for mass transit and parking expenses associated with your daily commute to work.

There are two types of Commuter benefits: Transit and Parking. You have the option to enroll in one or both accounts. You choose a monthly election amount for mass transit expenses and parking expenses up to the IRS limit. The money is placed in your account via payroll deduction and then used to pay for eligible commuting expenses.

Why should I enroll in a Commuter benefit?

If you take public transportation to work or pay for parking, you'll want to take advantage of the savings these plans offer. Money contributed to a commuter account is free from federal and state taxes and remains tax-free when it is spent on eligible expenses. On average, participants enjoy a 30% tax savings on their annual contribution.

Member support

Forma is committed to world-class support for any pre-tax questions you have.

Check out our [FAQ page](#) where you can find more information and details about your benefits, account, and eligibility.

Messenger

By far the easiest way to get help is via the messenger function within the website and mobile apps.

Email

support@joinforma.com

Typical hours of operation are 24 hours a day, 5 business days a week.

