

Flexible Spending Accounts

Get more time in your day through direct deposit of your FSA!

Now there's an easy way to save a little extra time in your day. If you use direct deposit for your paychecks and expense checks, you can also use it for your flexible spending account (FSA) reimbursement checks.

This service, which is also known as electronic funds transfer (EFT), is fast, easy, secure and reliable. No paperwork, no receipts, no deposit slips and no more special trips to the bank! UMR will automatically make the transaction for you by placing your FSA reimbursement directly into the bank account of your choice.

Here's How it Works

- ***As soon as your claim is filed and processed, your reimbursement will be automatically deposited in your bank account within three business days.***
- ***You'll receive an explanation of benefits (EOB) statement, which provides a summary of the amount deposited and the status of your account. That's all there is to it!***

Signing Up is Simple

You have two ways to sign up for direct deposit:

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1. Sign up online at www.umar.com. After you become a registered user and log in, please do the following:
 - Click on the Account Balance tab
 - Click on the Flexible Spending Account tab
 - To the left you will see **I need to...**, click on the Update my direct deposit.
 - From there, you can sign up for direct deposit, discontinue or make changes to your existing bank account information. You will need your bank's name, routing number, account number and the account type (checking or savings).

2. If you prefer not to provide your bank account information online, you can complete a manual form and submit it to UMR. This form is available online and can be found by:
 - Click on the Account Balance tab
 - Click on the Flexible Spending Account tab
 - Click on the View my FSA tab
 - Click on the Forms tab
 - Find the Direct Deposit Authorization Form

3. You can submit your completed form to UMR by e-mail, fax or mail, using the information located on the form.

If you have questions, contact: UMR, PO Box 8022, Wausau, WI 54402-8022 or call toll-free at 1-888-438-6105.

Frequently Asked Questions about direct deposit

Q: How long does it take to set up direct deposit?

A: It takes five days to set up and process your request.

Q: What should I do when I change banks or bank accounts?

A: You will need to fill out a new direct deposit authorization form. (Refer to Part II of the direct deposit form: Reimbursement and Change Request section). Note: Reimbursements during this period of time may be provided via a check mailed to your home until the change has been completed.

Q: How long does it take to terminate a direct deposit?

A: Five days.

Q: What happens if funds are deposited into the wrong account?

A: If a direct deposit is made to the wrong account, please contact a FSA customer service analyst at the number listed on page one of this flier for assistance.