



### Contacting ConnectYourCare (CYC)

#### How do I view my account on the CYC website?

You can access the CYC site, [connectyourcare.com/alliantenergy](http://connectyourcare.com/alliantenergy) and click on the “Log in/Sign up” button. The first time you login, you will need to register by clicking the “New User Registration” link toward the bottom of the login box and following the instructions given. If you experience difficulties, a registration job aide can be found on the ConnectYourCare (CYC) *Compass* page.

#### How do I get in touch with CYC Customer Service?

Starting in **January 2020**, you can reach CYC Customer Service by calling 1-844-881-0130. The call center is open 24 hours per day, 365 days per year.

#### Can my spouse contact CYC with questions about my account?

Yes, your spouse can contact CYC on your behalf but will need to know some of your personal information in order to pass through the security protocol. Your spouse will also need to provide their first and last name after which, they will have access to the same information that you, as the account holder, have access to.

### Basic info

#### How can I access my HRA and Healthcare FSA funds?

You will receive a debit card to access your HRA and Healthcare FSA funds. You can also pay for eligible expenses with any other form of payment and request reimbursement from your account via the web, mobile app or a paper claim form.

#### How can I request additional debit cards for my dependents?

You can request additional CYC debit cards for your dependents by calling CYC directly or going through your [CYC web portal](#). If you have not done so already, you will need to add your dependent before requesting the card. This is because you will be asked to select which dependent’s name you would like printed on the card you are requesting.

#### How can I access my Dependent Care FSA and Parking benefit funds?

You can submit for reimbursement of your dependent care and parking expenses via the CYC website, mobile app or via fax or mail using a paper claim form.

#### Does CYC have a mobile app?

Yes! CYC has a mobile app, *myCYC*, that has much of the same functionality as their website. You can use the app to request HRA, FSA and Parking reimbursements. Download *myCYC* from the App Store or Google Play Store. You can login using the same username and password you use for the CYC website.

#### I have family medical coverage and when I called CYC to get another payment card issued in my spouse’s name, they told me that I do not have any dependents listed on the plan. Why?

We do not share dependent information with CYC so the only information they have access to in their system is the name of the account holder who is either the Alliant Energy employee or retiree. You can still get a payment card issued for your spouse or adult dependents and you can still use your HRA or FSA funds for all eligible dependents’ expenses.



### 2019 expenses and remaining funds

#### **When will prior year HRA, FSA and Parking balances transfer from YSA to CYC?**

All prior year balances will be transferred from YSA to CYC by mid-February 2020.

YSA will administer claims received through 12/31/2019. They will complete claims processing in January, then reconcile and prepare the data to transfer to CYC. CYC will then upload the balances to their system. All of this takes time to ensure accurate completion with quality review.

#### **Can I use my CYC card to pay for an expense from 2019?**

Yes. For the HRA, you can use your CYC card to pay for claims up to 18 months from the date the expense was incurred. You also must have been an active participant in Alliant Energy's benefit plan at the time the expense was incurred.

If you have 2019 FSA funds to use in 2020, we recommend that you submit these claims manually and not use your CYC debit card. If you do use your debit card for prior year expenses and have 2019 FSA balances to utilize, CYC will be able to help you resolve any issues that could arise. It is easier to avoid that when possible. And, of course, it's perfectly fine to use the CYC card for 2020 expenses.

As a reminder, 2020 FSA funds cannot be used to pay for an expense from 2019.

#### **I still have FSA funds remaining from 2019 but did not re-enroll in the FSA for 2020. Will I still receive a CYC card?**

Yes. If you do not have an HRA account or a 2020 FSA but have a remaining 2019 FSA balance, once your rollover funds are received by CYC, a CYC payment card will be generated and mailed to you for use during the remaining grace period. It is important to note that in order to utilize any remaining 2019 FSA funds, the expense must be incurred no later than March 15, 2020 and submitted for reimbursement no later than March 31, 2020.

### Verifying your charges

#### **Do I have to submit receipts each time I use my CYC card?**

Possibly. All card transactions need to be substantiated in some way; however, if you participate in the Alliant Energy medical or dental plans, your card swipe may "auto-substantiate." CYC will be able to utilize medical and dental claims information to confirm that you've incurred enough eligible expense to support the amount of the card swipe.

Because auto-substantiation is not guaranteed, you should still keep detailed receipts and other documentation as you may be asked to substantiate the claim.

#### **What is auto-substantiation?**

Auto-substantiation is a process where CYC works with the Alliant Energy medical and dental providers to gather and review claim information to substantiate your claims. This will not substantiate 100% of claims. You may still be asked to provide receipts so please hold onto them.

#### **What information must my itemized receipt(s) or documentation include?**

All receipts or documentation must include the following information:



- Name of person who incurred the service or expense (except for receipts/documentation for over-the-counter (OTC) and prescription items)
- Name and address of the provider or merchant
- Date service or expense was incurred
- Detailed description of the service or expense
- Amount charged for the service or expense

Note that Explanation of Benefits (EOBs) received from insurance plans contain all the required information and are excellent sources of documentation.

### How do I submit my receipts or other documentation?

You can submit documentation through the CYC online portal, through the CYC app, or by fax or mail. If you do submit documents by fax or mail, please remember to include the request notification you received from CYC. This notice includes detailed information on your claim and is needed to connect your documents to your claim.

With the added auto-substantiation feature, please note you won't receive your first request for documentation for 90 days after you use your card. This gives CYC time to try to substantiate your claim using claims data they have before asking you for documents.



### Can I submit copies of my documentation immediately after using my CYC card?

Yes, you can submit documentation for your claim as soon as it appears in your CYC account. However, that documentation will not be reviewed by CYC unless your claim is not able to be auto-substantiated within 90 days of the card swipe. If after 90 days, your claim has not been auto-substantiated, CYC will review the documentation you provided for the claim and let you know if the claim is approved or if additional documentation is required.

## Overpayments and card suspension

### What happens if my claim is unable to be auto-substantiated and I don't submit receipts or other documentation to validate my expense?

Your claim will be denied and placed in overpayment status. If you don't comply with CYC's requests for substantiation, your expense will be considered ineligible and go into overpayment status. If the sum of your overpayments exceeds \$200, your payment card will be suspended until the overpayments are cleared. If the overpayment(s) does not get rectified, then the overpayment amount may be added to your W-2 as taxable wages the following year.

### If my card gets suspended, do I still have access to my account and funds?

Yes. If your CYC card gets suspended, you will still have access to your account, but you will have to submit claims via the CYC website or mobile app. Any approved reimbursements will then be offset by the amount of overpayment.

For example, let's say you had \$250 in unresolved overpayments and your card got suspended. You then submitted \$550 to CYC in eligible claims for reimbursement. The first \$250 of the approved



reimbursement would be applied to your \$250 overpayment, which would make the reimbursement you would receive \$300. Your card would then be reactivated because you resolved the overpayment.

### **I only received one CYC card. Can I get another card for my spouse and child who is away at college?**

Yes, you can request additional payment cards free of charge from the CYC portal or by calling CYC. After logging into your CYC account, click on “My Payment Card” and then select the “Add Cardholder” link.

### **Will my direct deposit information transfer over to CYC?**

No, bank account information was not transferred to CYC. If you would like to utilize direct deposit with CYC, you can set it up on the CYC website. A job aide containing instructions for online registration and the setup of direct deposit can be found on the CYC *Compass* page.

## **HRA and healthcare FSA questions**

### **What can I use the funds on my CYC card for?**

You can use your HRA and FSA funds to pay for qualified medical expenses as defined by the IRS. A list of eligible expenses can be found on the CYC website.

Examples of items **not** typically eligible are gym memberships, fitness equipment, cosmetic surgery and teeth whitening.

### **I have reviewed the eligible expense lists and know that my expense is eligible, so why won't my CYC card work?**

To maintain compliance with all applicable IRS regulations, your CYC card will only work at merchants who utilize an inventory information approval system (IIAS) as well as healthcare-related service providers, such as doctors and hospitals.

### **What happens if I cancelled my medical coverage at Annual Enrollment and I still had funds left in my HRA as of December 31, 2019?**

You will have 60 days from your last day of coverage (December 31, 2019) to incur and submit expenses against these funds. Your remaining balance will be forfeited.

## **Dependent care FSA questions**

### **Are there dependent care contracts available through CYC?**

Dependent care contracts are not available through CYC. CYC does, however, have a mobile app, *MyCYC*, that can be used to submit dependent care claims quickly and easily.

The app allows you to enter all the details of your claim and then take a picture of your receipt and upload. You can also submit claims manually via the CYC website; just be sure to have your receipts on hand.

### **If I pay for my child's summer camp all at once, do I have to wait for camp to be over before I am reimbursed?**

Under IRS regulations, an expense must be incurred before it can be reimbursed. With that being said,



CYC has no way of knowing what your weekly, biweekly or monthly charge is unless you submit claims in those increments.

For example, instead of paying for your child's summer camp all up front, maybe pay for one week at a time and submit for reimbursement each week as it is completed. Or if you must pay for it all up front, have your provider divide out the costs and provide receipts on a weekly basis.

**Can I use my CYC card to pay for dependent care expenses?**

No, your CYC card cannot be used to pay for dependent care expenses.

### Parking questions

**Why did I receive an email from ConnectYourCare – Commuter Benefits stating that my order has been approved?**

This email is simply a confirmation from CYC letting you know that you are enrolled in the parking reimbursement program for the upcoming month. You will get an email like this before each month that you are enrolled in the program.

**Can I use the MyCYC app to submit parking reimbursement claims?**

Yes, you can submit your parking reimbursement request through the CYC app, *myCYC*.

**If you have any questions not answered in this document, please contact CYC at 1-844-881-0130.**