Fidelity Health®

How to set up direct deposit for flexible spending and reimbursement accounts



Add a bank account

You can add your personal bank account to receive your reimbursements via direct deposit from your flexible spending and reimbursement accounts by accessing NetBenefits®. Adding your bank account will allow you to quickly reimburse yourself via direct deposit for eligible healthcare, dependent care, and other flexible spending and reimbursement accounts expenses paid out-of-pocket for you and your eligible dependents.

1. Select "Flexible spending and reimbursement accounts" and then select "Link a bank account."
2. Select "Add bank account."
3. Enter your banking information. The pop-up message for "Add bank account" will display.

Important tips:

- The bank account must be in your name and Social Security number. The real-time banking verification process helps ensure that your name, Social Security number, bank name, and account number match.
- The bank account must have a positive balance at the time of verification.
- The bank account cannot be a prepaid debit card account, home equity line of credit, line of credit, or credit card check.
- The bank account cannot be in a negative status or frozen status or be a closed account.
- The bank address should be the corporate headquarters address and not a branch location; in many instances, the address will auto-populate.

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Microdeposit verification

If your bank account can't be linked based on XKG information provided FYVLQI the real-time banking verification process, you can verify your account using the microdeposit verification process.

IMPORTANT: For security purposes, a microdeposit ranging from $0.01–$0.99 will be made to your bank account in the next 1–3 business days by "FIDELITY INVESTM PRETAX BENEFIT TRANS". You will receive an email reminder to check your bank account for that Fidelity microdeposit in your account. Once you see that microdeposit in your account, make note of the amount.



Log in to NetBenefits and select **"Flexible spending and reimbursement accounts**," then "**Link a bank account."** → **The notification will read "One or more bank accounts require activation."**



Select **"Activate"** and enter the microdeposit amount that was deposited in your bank account and then select **"Submit."** → **You will receive a notification that a new bank account connection has been added to your flexible spending and reimbursements accounts.**

You will now start receiving your reimbursements faster via direct deposit to your own bank account. If you have additional questions, please reach out to the Fidelity Flexible Spending and Reimbursement Accounts call center for assistance. Our voice prompts will get you to the right call queue if you say "flexible spending and reimbursement accounts bank account assistance."

Remove a bank account

To remove a bank account, go to **NetBenefits.** Once logged in, select **"Flexible spending and reimbursement accounts"** and follow the steps below.

1. Select "**Link a bank account."** You'll have an option to "**View"** or "**Remove"**.

2. Select "**Remove"** to eliminate the selected bank account.

   Note: The "Remove" option is only available when bank account updates are allowed and if there are no pending electronic transactions.

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