Flexible Spending Accounts

An exceptional value for employers—a user-friendly experience for employees

Spending accounts from ADP are designed to remove administrative burden, comply with regulatory requirements and maximize FICA savings while delivering a user-friendly and engaging experience so more employees are satisfied with your spending account program.

One vendor for all spending accounts
ADP has 25 years of experience administering spending accounts for more than 1.52 million participants. We offer:

• Health Flexible Spending Accounts (FSA)
• Dependent Care FSAs
• Limited Health FSAs

In addition, ADP offers health savings accounts, health reimbursement arrangements, defined-contribution plans, commuter accounts and more. This means we can support your organization’s total health and benefits strategy—no need to have multiple vendors for your spending account program, which means less hassle for you and your employees.

Your knowledge partner
As benefits programs grow increasingly complex, you want more than a vendor. You want a partner with expertise in consumer-driven health care, employee communications and regulatory compliance. With ADP, you get a partner who can deliver practical solutions as your health and benefits strategy evolves.

With ADP, your FSA participants enjoy many benefits
We treat participants like we’d want to be treated. That’s why we provide tools that are a breeze to understand and use. Lots of choices. And excellent customer service.

Convenience — Participants can easily manage their accounts from an intuitive site that’s as familiar as their online banking experience. Our mobile app helps participants stay on top of account activity wherever they are.

Participant education — Tutorials and user guides show participants how to use the debit card, direct deposit and more so they get the most value from their spending account.

Choices, choices, choices — No matter what your employees need, we have the payment options to fit their lifestyles:

• Debit card for all health accounts – Most debit card transactions can be automatically substantiated, which means less need for participants to send in receipts.
• Automatic reimbursement of certain health expenses, such as doctor visits and prescriptions, is available for those without a debit card.
• When participants do submit a claim for reimbursement, they can do so by mobile app, fax or mail and are reimbursed quickly.

Live people trained to help — Our solution center customer service representatives can answer questions quickly and thoroughly.

Service and compliance you can count on
ADP’s spending accounts are backed by outstanding service and compliance expertise. In fact, our quality is documented by SSAE 16 (Statement on Standards for Attestation Engagement) and metric-based governance.

Our user-friendly communications toolkit helps you drive participation and streamline enrollment.

Learn More
Scan this code using a QR Code Reader on your smart phone to learn more about ADP’s Spending & Reimbursement Accounts.