

## Flexible Spending Accounts



### What is an FSA?

A Flexible Spending Account (FSA) allows you to set aside a pre-determined amount of money to pay health care and/or dependent care expenses on a pre-tax basis. When you submit eligible claims for reimbursement, the funds go directly to you.

You do not need to be insured on your employer health and/or dental plan to enroll in Health or Dependent Care FSA.

### How does it work?

#### Pre-tax Funded

An FSA is funded by pre-tax contributions elected by you, the employee. It reduces your taxable income, which reduces taxes on your income.

#### Health FSA

The Health FSA can be used to help cover certain health expenses not covered by your insurance plan(s) like office visit and prescription copays, dental copays, and vision care for you, your spouse and dependents.

- Your full election is available to you on the first day of the plan year
- Eligible health care expenses will be reimbursed up to your annual election

#### Dependent Care FSA

If you incur dependent care expenses so that you (and your spouse if you are married) can work, you may take advantage of the Dependent Care FSA. The dependent must be under 13 or incapable of self-care.

- Your Dependent Care expenses can only be reimbursed up to the balance in your account at time of the claim
- \$5,000 federal election max per household

### Access FSA Funds with the Benefit Card

The csONE Benefit Solutions benefit card is a convenient way to access your FSA funds at the point of sale rather than submitting a claim and waiting for reimbursement. You can use it to pay for office visit and prescription co-pays, health insurance deductibles and qualified over-the-counter expenses.



### About the Benefit Card

The benefit card draws funds directly from your current FSA.

- It should only be used for eligible expenses incurred within the current plan year.
- The benefit card can be used to purchase over-the-counter non-medicated items. Example: crutches or bandages.
- The benefit card cannot be used to purchase over-the-counter medicated items. You will need to pay with another form of payment and submit for reimbursement. Example: ibuprofen or antiseptic ointment.
- A service must be rendered before payment can be made with the benefit card.
- You will receive two cards with your name on both. The additional card can be used by your spouse and/or dependent(s).
- Keep it! Don't throw away your benefit card at the end of the plan year. The card has an expiration date and remains valid until then as long as you participate in the plan.

### Keep Your Documentation

When you use your benefit card, keep your documentation for the purchase just like you would if you were going to submit a claim for reimbursement. The IRS requires that you keep proof of your benefit card purchases for your tax records. The IRS requires you provide us with proof of transactions made with the benefit card when:

- The transaction does not auto-adjudicate at the point-of-sale
- The transaction amount does not match your employer's health plan co-pay

We will notify you when we need documentation for a benefit card purchase. You can submit a detailed invoice to us through:

- Our Consumer Portal at [www.csONE.com](http://www.csONE.com) with an upload
- Our mobile app with photo
- FAX, mail, or in person

### Need to Submit for Reimbursement?

If you need to submit a claim, it's easy. Get it to us any of these ways:

- Log into the Consumer Portal, enter the claim details, and upload scanned supporting documentation to us.
- Log into the mobile app on your smartphone, enter the claim details and snap photos of supporting documentation to submit them to us.
- Complete a claim form, attach copies of supporting documentation and send them by FAX or mail to us. You can even drop them off in person!

You can track all your claims through the Consumer Portal from our website or mobile app.



**Questions: Contact us at 1 888 227-9745 ext. 2040**

**Office Hours:** Monday - Friday 8:00am - 4:30pm

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