

FSA Medical Flexible Spending Account



Welcome to your flexible spending account (FSA) from Capital Blue Cross. Everything you need is just a tap, click, call, or swipe away. If you have questions about an FSA, our expert team is ready to help.

Introducing the Capital Blue Cross FSA

A flexible spending account (FSA) is a personal expense account that works with your health plan. Each year you can set aside a portion of your salary pretax. You can use that money to pay for medical costs not paid for by your health plan.

Depending on your tax bracket, an FSA may help you save on these costs.

How a medical FSA works

- Decide how much you may pay for medical, dental, and vision costs next year. (Plan wisely. Depending on the plan your employer sets up, any unused money may be forfeited at the end of the plan year or grace period.)
- The amount you select is withheld pretax from your pay in equal portions throughout the year and put into your FSA.
- Your total FSA contribution is available from day one, even if it has not all been deposited into your account.
- Pay your out-of-pocket medical bills using your Capital Blue Cross VISA® debit card* or by submitting receipts for reimbursement securely at [CapitalBlueCross.com/funds](https://www.CapitalBlueCross.com/funds).

Pay for healthcare expenses tax-free

All systems go!

Use your FSA for:

- Medical expenses that your plan doesn't cover:
 - Out-of-pocket expenses until you reach your deductible.
 - Copayments, coinsurance, and prescription drugs.
- Dental and vision care not covered by your health plan.

Heads up!

You can't use your FSA for:

- Health insurance monthly premiums.
- Expenses that aren't related to medical treatment or care as defined by the IRS.

It's important to save receipts to validate expenses as required by the IRS. Typically, Capital Blue Cross uses your medical and prescription drug claims to verify payments made using your debit card. For instances requiring a receipt, we will reach out to you directly.

*The Capital Blue Cross Visa debit card is issued by The Bancorp Bank, pursuant to a license from Visa U.S.A. Inc. and can be used for qualified expenses wherever Visa debit cards are accepted within the United States.

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Select a medical FSA at enrollment

Contribute only what you think you'll need within the next plan year.

Access your FSA funds and transactions easily:

- If your employer includes a Capital Blue Cross VISA debit card, we will send it by mail.
- If you also have a health plan through Capital Blue Cross, access your FSA through your secure account at [CapitalBlueCross.com](https://www.CapitalBlueCross.com).
- If you are not enrolled in a Capital Blue Cross health plan, get connected at [CapitalBlueCross.com/funds](https://www.CapitalBlueCross.com/funds) after receiving your spending account ID number in the mail.



To view and manage your account on-the-go, download the *My Health Spending Assistant* app. Register using your spending account ID number.

We're here for you.

If you can't find the answers you're looking for online, give us a call at **877.293.7041**. You can talk with one of our specially trained FSA customer service representatives **8 AM to 9 PM Monday-Friday** and **9 AM to 5 PM Saturday and Sunday**.

Flexible Spending Accounts



[CapitalBlueCross.com](https://www.CapitalBlueCross.com)