

# FSA Reference Guide

An easy way to save money and pay for health care

## What's an FSA

Believe it or not, there is a way to save money while paying for health care expenses. It's called a flexible spending account (FSA). This tax-advantaged account is being offered by your employer as a part of your organization's benefit plan.

## Here is how your FSA works with your health plan

Throughout the year you contribute to an FSA through automatic payroll deductions. Contribute only what you think you'll need, because any money left at the end of the year may be forfeited back to your employer. As you incur expenses toward your health plan deductible and out-of-pocket maximum during the year, you can use the money in the FSA to pay for your portion of these expenses.

## How much should you contribute?

When deciding how much to contribute to your FSA, it is important to ask yourself the following questions:

- Do you expect to have medical, dental, or vision expenses that are not fully covered by insurance?
- Do you, your spouse, or your eligible dependents have ongoing conditions that require expensive medication or frequent visits to a physician?
- Do you, your spouse, or eligible dependents need prescription eyeglasses, sunglasses, contact lenses and/or lens solution?
- Do you pay for daycare expenses for your children or adult dependents?

Remember, be conservative in your estimates because money left in the account at the end of the year may be forfeited unless your employer allows FSA rollover or a grace period.

## There are two types of FSAs that your employer may offer:

### Medical FSA

This type of FSA allows you to pay for eligible expenses that are not covered by the health plan, such as deductibles, coinsurance, dental care, orthodontia, and vision care. The total amount you choose to contribute is available to you on the first day of the plan year, even if you have not yet contributed.

### Dependent Care FSA

This type of FSA allows you to pay for daycare expenses for your children or adult dependents. With a dependent care FSA, the money must be in your account before you can request reimbursement.

## Using your debit card

The Further debit card is the fastest way to use your medical spending account to pay for eligible expenses. Similar to a bank debit card, money is transferred directly from your account to your provider or merchant. Once you begin using your debit card, you can easily monitor your account and debit card transactions by logging in to the Online Member Service Center at [hellofurther.com](http://hellofurther.com).

Prepared for:

# Tips for submitting claims

Speed up the processing of your claims and put money in your pocket faster

## Easy online reimbursement

You can easily request a reimbursement online and have it deposited directly into your bank account.

1. Sign in to the Online Member Service Center at [hellofurther.com](https://hellofurther.com).
2. Select Submit Claim and fill in fields requested.
3. If required, upload supporting documentation.

## Vision/Dental Services

If you have a vision benefit plan, the provider receipt must include the cost of the vision services less any benefits or discounts (not handwritten or an estimate). If your expense is covered by your insurance plan, include a copy of the Explanation of Benefits (EOB).

## Over-the-Counter (OTC) Expenses

The IRS requires that a merchant-generated receipt or statement be provided as supporting documentation for each item purchased which includes date of purchase, name of OTC item, and amount paid for OTC item. The receipt or statement cannot be handwritten. OTC drugs and medicine must be purchased in a reasonable quantity, and require a valid prescription.

## Orthodontia Claims

When preparing Orthodontia claims, complete the online claim form and upload documentation that includes the following: patient name, date the service began, length of treatment, any discounts you receive, applicable insurance benefits, total orthodontic contract amount due, and payment option selected.

### If you have a lump sum payment plan: (where the contract is paid in full in one or two payments)

- Make sure the dollar amount you're requesting matches the orthodontia contract.
- If the dollar amount submitted does not match your orthodontia contract, send a receipt indicating orthodontia payment and that it is non-refundable.

### Eligible Expenses:

For a complete list of covered and non-covered expenses, please refer to the IRS publication 502, Medical and Dental Expenses.

### If you have a payment plan: (where payments are made over a period of time)

Include at least one of the following items which must indicate orthodontic services and the name of the service provider:

- A copy of the coupon book payment slip with the due date.
- A copy of the bill showing the amount due.
- A copy of your orthodontist's book showing the payment.

**Please note: You need to submit a new claim for each reimbursement you wish to receive. Claims submitted for future payment dates will be denied and will require a new claim after the scheduled payment date.**

## Questions?

### We're here for you

Talk with one of our specially trained HRA customer service representatives.



**800-859-2144**

7 a.m. to 8 p.m. CST, Monday-Friday



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