



Lincoln Intermediate Unit 12 Flexible Spending Account (FSA) Account Set up Instructions

Welcome to the LIU FSA plan. You are receiving this email since you elected a FSA account: either a Medical or Dependent Care account or perhaps both! This document contains instructions on how to setup your FSA Debit card, access the Highmark website and get started using the FSA website.

1. A FSA card will be mailed to you (and your spouse) if applicable. The card will be in a plain white envelope. Watch your mail.
2. Review the card agreement included with your card.
 - a. This card is limited to use for IRS qualified purchases.
 - b. Details available in IRS Publications 969 ([Health Savings Accounts and Other Tax Favored Health Plans](#)) and 502 ([Medical and Dental Expenses](#)).
3. If you elect a Dependent Care FSA, the LIU has elected to allow debits cards to be used to pay for day care expenses. Please check with your provider to see if they accept debit cards.
4. Activate your account by calling the 800 number on the card or accessing your personal dashboard on the FSA website. Sign the card.
5. IMPORTANT: **Retain all receipts paid using your Debit card.** Highmark may request documentation to substantiate the debit card payments. If you do not provide the requested documentation upon request to Highmark, your debit card may be suspended until the documentation is received and approved. You may continue to use your FSA, but will need to submit paper claims.

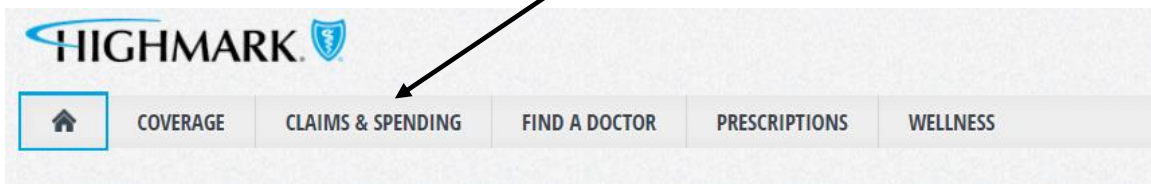
If you are using your debit card at a store that sells items that are not IRS/FSA approved, be sure to separate your order into 2 orders and only pay for IRS allowable items with your debit card. If you use your debit card for items that are not allowed by the IRS, you will be

contacted by Highmark to refund the monies. Example: buying an allowable Over the Counter medicine at Target and a pack of mints. This should be 2 separate payments.

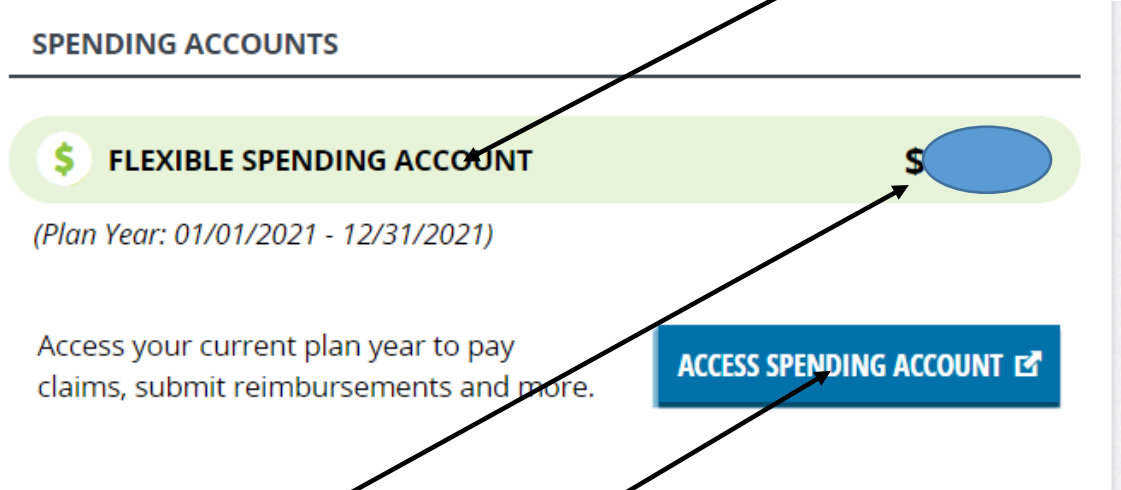
6. How do I access my online FSA account? It is accessed through the Highmark employee portal.

a. You must be registered on the Highmark website. The Highmark booklet "[Are You Registered](#)" explains how to register.

b. At the Highmark Home Page: Select Claims and Spending



c. When you click on the Claims & Spending Option, it will open the Flexible Spending Account Page.



The TOTAL dollar amount you deferred for the entire plan year will show in this area.

Click on the blue box "Access Spending Account". This will open a new webpage and a personal dashboard that contains your detailed information.

7. Check out the [FSA website Quick Start Guide](#).

8. Where do I find information on the FSA dashboard? On the landing page, there are 2 options.

The main Menu in the upper left corner: click on the 3 dashed lines.



Or in the upper right corner, click on the drop down besides the greeting:

Hi, YOUR NAME!

9. How do I access my PIN number for the debit card?

In the far right of your personal dashboard, it will say Hi "Your Name"! Click on the drop down and select Debit Card to see your PIN Number.

10. I did not use my debit card. How do I set up to receive reimbursement?

On your FSA dashboard: Menu dropdown (upper left corner), Select Claims, Add Claim for Immediate reimbursement. Follow the instructions.

For direct deposit, you will need to set up your bank account information. In the far right of your personal dashboard, it will say Hi "Your Name". Click on the drop down and select Profile to setup your reimbursement method.

If you are electing a check for refund, ensure that the correct address is added for your home address. This is also updated under your Profile.

11. How do I know what are covered expenses under the FSA? The [Highmark website](#) has extensive information on covered expenses.

12. Where do I find FSA forms? If you want to submit a paper claim instead of submitting an online claim, forms can be found on the [LIU website](#) or the Highmark website under Forms and Documents. Please be sure to scroll down and find the Flexible Spending

forms: either Medical or Dependent care. The LIU does not have an "HSA" plan: do not use those forms.

13. FSA Education: Under the Main Menu, Select Member Tools. Click on the FSA tab. The tab contains FSA Basics!
14. If you elected the FSA in the middle of the year, you may not submit claims till the effective date of your coverage.
15. Please note that Highmark administers various IRS approved Spending accounts. The LIU offers Flexible Spending Accounts: Medical and/or Dependent Care (also shown as DCAP). The website contains information on the other type of accounts.

Please note that if there are any discrepancies between this document and the IRS regulations, the FSA plan document and/or the FSA Highmark card agreement, the official documentation will prevail.