Welcome to Health Care FSA

I enrolled for Health Care FSA… Now what?

Now that you are enrolled, you can start to use the funds you have elected to withhold on the first day of your plan year.

If your plan offers a debit card, simply present the card when paying for eligible services or expenses, and the cost of service comes off of your account automatically.

If your plan does not include a debit card, or you forget to use your card, you can be reimbursed for eligible expenses by filling out a Health Care Reimbursement Form and returning it to us within 90 days after the plan year ends, along with itemized receipts for services or expenses incurred within your plan year dates.

You might be wondering… "How do I get reimbursed for my claim?"

If you submit a Health Care Claim Reimbursement Form to us, we will reimburse you in one of two ways. If we have your direct deposit information on file, you will receive that reimbursement directly to your account. Otherwise, you will receive a check in the mail. If you are interested in setting up direct deposit for reimbursement, please log into your account and add your banking information to the portal. Direct deposit payments are typically in your account by the end of the following week; however, the bank has 3 business days to post it to your account.

Is there a way I can view the transactions or balances on my account?

For your convenience, we offer the Consumer Portal, which provides you the ability to log on at any time, to check your balance, see your account activity, and other helpful tools. You can visit the Consumer Portal through our website, www.getebm.com/spending-accounts

Additionally, we also offer a mobile app, where you can check your account activity. Download "*CPA FLEX MOBILE*" from your Apple App Store or Google Play Stores.

FSA Rules & Regulations

- **You can elect up to your plan maximum. The IRS allows $3,400 max, but each plan maximum is established by your employer. Your plan maximum is $2,000.**
- **Reimburses you for:**
  - **Co-Pays & Deductibles**
  - **Prescription Drugs**
  - **Vision**
  - **Non-Cosmetic Dental**
  - **And much more…**

Did you know?

There are many types of medical expenses that can qualify for FSA reimbursement. Be sure to review the list of eligible expenses.

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