An FSA or HRA can be used for healthcare costs, such as doctor co-pays, LASIK surgery, eyeglasses, contact lenses, orthodontics, certain over-the-counter medicines, prescriptions, and much more.

Put the power of healthcare savings into your own hands

Flexible Spending Accounts (FSAs) or Health Reimbursement Arrangements (HRAs), are great ways for you to take advantage of a pre-tax benefit account offered through your employer. These accounts are a simple way for you to save on out-of-pocket healthcare costs not covered by your insurance plan. With healthcare costs continuing to rise, why wouldn't you participate in an FSA or HRA?

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Save your card and card materials!

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Important Information About Your Prepaid Benefits Card

Enrolling in a Flexible Spending Account or Health Reimbursement Arrangement



When you enroll in an FSA or HRA plan, every dollar you set aside in your plan saves you on taxes and increases your spendable income! You'll then enjoy the benefits of using these pre-tax funds for health-related, out-of-pocket costs not covered by your insurance.

Your Prepaid Benefits Card is loaded with the value of your annual FSA or HRA election amount (less any amounts you have already spent in this plan year)*. Using your Card helps you keep cash in your wallet and makes accessing your FSA/HRA funds easy. The Card can be used, instead of cash, to pay for qualified health care expenses.

The Benefits of your Benefits Card

You'll simply swipe your Card each time you incur a qualified health care expense and the amount of your purchase will be deducted from your FSA/HRA – automatically. You can also fill in your Card number on bills you receive from providers to pay the amount you owe for service dates within the plan year. You'll have no claim forms to complete and you won't have to wait to get a check in the mail.

You can check balances or account details anytime – online or with a quick phone call. It's that easy!



Remember, the card will not work at gas stations or restaurants – only at health care related providers.

It's Important to Save Your Receipts!

Your Prepaid Benefits Card will definitely improve your cash flow. However, be aware that the IRS requires the Card be used only for eligible expenses. Most of the time, we can verify the eligibility of the expense automatically. **Yet, there are instances when you'll receive a letter/notification asking you to furnish an itemized receipt to verify the expense.** When you receive such a request, make sure you submit the receipts as soon as possible to avoid having your Card suspended until receipts have been submitted and approved.

What is an Itemized Statement

An itemized statement must include: merchant or provider name, services received or item purchased, date of service, and amount of the expense. Cancelled checks, handwritten receipts, card transaction receipts or previous balance receipts cannot be used to verify an expense.

Dependent Care FSA

You can use your dependent care FSA to cover the same types of expenses that the IRS recognizes through dependent care tax credits. *Annual election amounts are NOT pre-loaded under Dependent Care, but are rather only available once funded via payroll contributions. Typical covered expenses include the following:

- Day care for child under the age of 13
- After-school caregivers
- Care for a disabled spouse or a dependent incapable of caring for self
- Care-related services (such as a visiting nurse)
- Summer day camps

Qualified Health Care Expense ARE:

- Prescription and health plan copayments, deductibles and coinsurance
- "Amount Due" on medical and dental statements
- Orthodontics
- Mail-order or online prescription invoices
- Vision services and eyeglasses
- LASIK surgery
- Eligible over-the-counter (OTC) items

Know Your Benefits