



# **Make the most of your Flexible Spending Account**



# A smart, convenient tool to help you maximize your take-home pay

**Your flexible spending account (FSA) through Blue Cross & Blue Shield of Rhode Island (BCBSRI)** allows you to pay for qualified expenses (such as healthcare and dependent care) with pre-tax dollars. Since taxes are not deducted from your FSA payroll contributions, you'll pay less in federal, state, and FICA taxes—and that means more take-home pay.

Use this guide to learn how your FSA works and how to get the most value from it.

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# Your FSA options

**FSAs are available for healthcare and dependent care.** Your employer decides which type(s) to offer, and you should refer to the Summary Plan Description (SPD) for these benefits to understand which are available and the provisions that apply. This SPD can be obtained from your employer. You can then decide which option(s) works for your personal situation. You will make these choices during your initial enrollment period, or during your employer's open enrollment period.

As you review the types of FSAs, please note the rules regarding funds availability, grace periods, and other provisions.

## Healthcare FSA

- You can use your healthcare FSA to pay for qualified medical, dental, and vision out-of-pocket costs.
- You can use your full annual amount on the first day of the plan.
- If your employer offers the **rollover provision**, you are allowed to roll over up to \$680 of unused money from your previous plan year to the new plan year.
- If your employer offers a **grace period**, you have the first 75 days of the new year to use the prior year's balance.
- If your employer does not offer the rollover provision or the grace period, you will lose the money you haven't used at the end of the plan year.



**Here is a summary of qualified medical expenses.** For a complete list of all eligible expenses, please refer to IRS Publication 502. Please note that the IRS may modify the list of qualified expenses at any time.\*

### Qualified:

Acupuncture	Eyeglasses
Ambulance	Eye surgery
Birth control pills	Hearing aids
Braces	Hospital services
Cancer treatment	Insulin treatment
Chemical dependency	Laboratory fees
Childbirth/delivery	Machine tests
Chiropractor	Menstrual products
Contact lenses	Mental health
Deductibles	Neurologist
Dental treatment	Non-prescription medicines, like cold and flu pills
Diagnostic tests	Nursing home
Durable medical equipment	Optometrist

### Prescription drugs

Psychiatric care  
Psychologist  
Smoking cessation programs  
Surgeon fees  
Transplants  
Transportation for healthcare  
Vision expenses  
X-ray fees

### Non-qualified:

Cosmetic surgery  
Deodorant  
Electrolysis hair removal  
Funeral expenses  
Health club dues  
Medicated shampoo and soap  
Multivitamins  
Soap  
Teeth whiteners  
Tissues  
Toiletries

\* This list is for illustrative purposes and is not a complete list of qualified medical expenses. All items on the list may be subject to further limitations. Consult your tax advisor for specific tax advice. Please see IRS Publication 502 for a more detailed listing of qualified medical expenses. This communication is not intended as legal or tax advice.

## Dependent Care FSA

- Use this FSA to pay for qualified dependent care expenses, such as childcare and preschool.
- You can contribute up to \$7,500 (or \$3,750 if married and filing separate income tax returns) to your FSA for these expenses.
- Money is available as contributions are deducted from your paycheck throughout the year.
- If your employer offers a **grace period**, you have the first 75 days of the next year to use the prior year's balance.
- If your employer does not offer the grace period, you will lose the money you haven't used at the end of the plan year.

### Here is a summary of qualified dependent expenses.

For a complete list of all eligible expenses, please refer to IRS Publication 503.

#### Qualified:

Child daycare programs

Before- and after-school programs

Home care (caregiver cannot be spouse or dependent and must be 19+ years of age)

Nursery school programs



# How to pay for qualified expenses with your FSA

You have three convenient payment options.



## Debit card

- If you're charged at your provider's office, you can use your FSA debit card to pay the bill right there.
- If you receive a bill in the mail, you can call the issuer to pay with your debit card or provide your debit card number on the bill and mail it back.



## Online reimbursement request

Once you have paid for a qualified expense, you can submit an online reimbursement request as follows:

- **Log in to [bcbsri.wealthcareportal.com](https://bcbsri.wealthcareportal.com)** or use the BlueSolutions Spending mobile app. Website log-in instructions are on page 7. Mobile app download instructions are on page 9.
- **Click** the FSA balance bar in the **My Accounts** box within the dashboard and then click **Submit Claim**.
- **Enter** the requested information about the FSA claim you want to submit for reimbursement and upload an image of your receipt.
- When finished, click the link to confirm your submission. You will receive a check in the mail within 5-10 business days.



## Paper claim submission

- Once you have paid for a qualified expense, you can submit a reimbursement request by postal mail or email.
- Submit a copy of the receipt for the eligible expense, along with a claim reimbursement form, to BCBSRI's FSA administrator, London Health Administrators.
- You can find the Claim Reimbursement form under the **Education Resources** tab in your online dashboard.
- Mail to:  
CDH Administrator  
40 Commercial Way  
East Providence, RI 02914  
Attn: BCBSRI Claims
- Or email to:  
**[BCBSRIclaims@londonhealthusa.com](mailto:BCBSRIclaims@londonhealthusa.com)**  
Subject: **BCBSRI Claims**

The screenshot shows a web form for submitting an online reimbursement request. The form includes the following fields and options:

- Service Start Date \***: select date
- Service End Date**: select date
- Claimant**: Cote, Chris
- Reimbursement Method \***: Check
- Account Type \***: Flexible Spending Account - FSATEST (2022)
- Claim Amount \***: \$ 0.00
- Whom shall we pay?**: Radio buttons for **Pay Provider** and **Pay Me** (selected).
- Provider Name**: text input field.
- Account Number**: text input field.
- How Many Payments?**: Radio buttons for **Recurring Payment** and **One Time Payment** (selected).
- Comments**: text area.
- Buttons: **CANCEL** and **NEXT**.

# How to receive your reimbursement through direct deposit

After you submit an eligible paper or electronic claim for reimbursement, you can use your FSA account to set up direct deposit for payment.

Here's how to schedule your direct deposits online:

- **Log into [bcbsri.wealthcareportal.com](https://bcbsri.wealthcareportal.com).**
- **Click the Menu** tab in the upper left corner, then **My Profile**, and finally, **Reimbursement Preference**.
- **Select Direct Deposit** and complete the necessary data fields within the direct deposit section shown here.
- Once submitted, future reimbursements will be deposited directly into your designated bank account.

The screenshot shows a web form titled "Reimbursement Method". At the top, there are two radio buttons: "Check" (unselected) and "Direct Deposit" (selected). Below this, there are several input fields with asterisks indicating they are required: "Bank Name", "Account", "Re-enter Account", "Account Routing", "Re-enter Routing", and "Bank Account Type" (a dropdown menu currently set to "Saving"). To the right of these fields is a "Check example" section with a form for Name, Address, Date, and "Pay to the order of:". Below that is a "Your bank" section with fields for Routing Number, Check #, and Account Number, each with a corresponding icon and a sample number. At the bottom, there is a checkbox for an agreement: "By providing my bank account and routing numbers, I agree to allow my administrator to direct deposit plan reimbursements into my accounts. I understand that I can change this directive at any time." An information icon is present next to this text.



# Website instructions and features

Here are the steps to log in to your FSA dashboard and descriptions of key features.

## Login Instructions

**Step 1** – Go to **bcbsri.wealthcareportal.com** and click **Register** in the upper right corner.

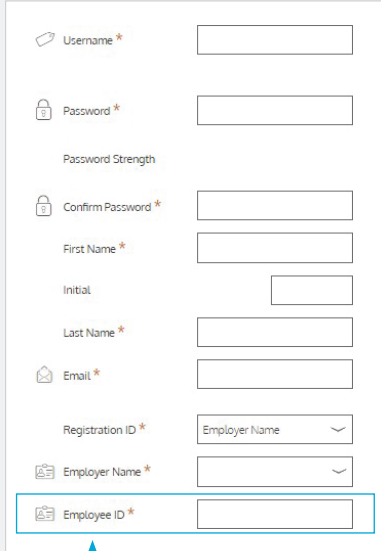
**Step 2** – Complete the required registration fields and answer all questions.

**Step 3** – After you have successfully registered, you will be directed to your BCBSRI FSA dashboard.

### Please note:

If you are enrolled in an FSA and a health savings account (HSA) or health reimbursement account (HRA) program with BCBSRI, you can log in through your BCBSRI online member account. You do not have to set up a separate login within the FSA portal.

Members who are only enrolled in an FSA need to log in through **bcbsri.wealthcareportal.com**.



The screenshot shows a registration form with the following fields: Username\*, Password\*, Password Strength, Confirm Password\*, First Name\*, Initial, Last Name\*, Email\*, Registration ID\* (with an Employer Name dropdown), Employer Name\* (with a dropdown), and Employee ID\*. The Employee ID\* field is highlighted with a blue box and an arrow pointing to it from the text below.

Your employee ID is your 9-digit social security number (no dashes).



# Dashboard tools and resources

- The Menu** includes helpful tools such as view transaction history, process payments, use educational tools, and customize your user profile.
- My Accounts** displays your annual total, money spent, and balance per account type. If you'd like to view your account management tools (such as transactions and claim submission), click the FSA balance bar (see example).
- My Alerts** indicates if you have plan notifications available.
- The FSA Store** allows you to view and purchase eligible healthcare items.

Account Type "FSA" = Health Care Flexible Spending Account

Account Type "DCA" = Dependent Care Flexible Spending Account

Account Type "PKG" = Parking Flexible Spending Account

Account Type "TRN" = Transit Flexible Spending Account

Account Type "FS2/LP2" = Limited Purpose Flexible Spending Account

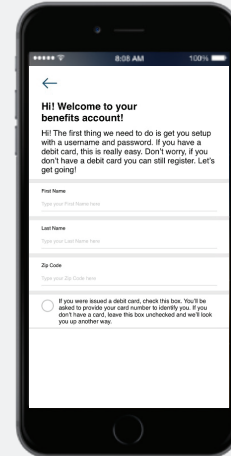
The screenshot displays the 'Personal Dashboard' for Blue Cross Blue Shield of Rhode Island. It features a navigation menu (1), a 'My Accounts' section (2) showing a Flexible Spending Account - FSATEST with a total of \$2,000.00, a balance of \$1,500.00, and a spent amount of \$500.00. A 'My Alerts' section (3) indicates that the user is currently only receiving email alerts and offers a 'SIGN UP' button for mobile notifications. A 'Notifications' button (4) is also present. Below the dashboard, there are tabs for 'DASHBOARD', 'TRANSACTIONS', and 'SUBMIT CLAIM'. The 'Account Balance' section shows a donut chart with a total of \$2,000.00, split into Balance (\$1,500.00) and Spent (\$500.00). The 'Annual Election Summary' section shows a bar chart with a total of \$2,000.00, split into Remaining Payroll Deposits (\$1,750.00) and Payroll Deposits YTD (\$250.00).

# How to use the BlueSolutions Spending app

The BlueSolutions Spending mobile app is available for all smartphones and allows you to manage your FSA on the go.

## Download the BlueSolutions Spending app from the Apple® App Store or Google Play®

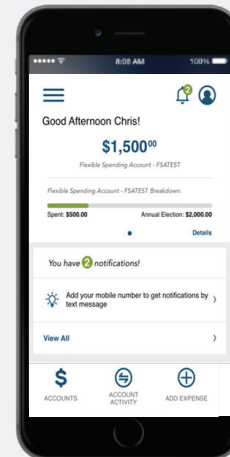
- **Open the app** from your phone.
- **Tap** on the **SIGN UP** link and follow the prompts.
- **Create a username and password** if you are a first-time user. When you tap on the app icon and the log-in screen appears, tap **SIGN UP**.
- **Fill out** the registration page shown to the right.
- **Follow** the remaining on-screen prompts to complete the registration process.



**Note:** If you have already registered on the BCBSRI FSA member website, you can use the same login credentials for the BlueSolutions Spending mobile app. BlueSolutions Spending cannot be used to manage other health plan benefits or features.

## Here is an overview of the mobile app features

- **MENU** - Provides access to account management links, eligible expense tools, and account information.
- **ACCOUNTS** - Lets you view account details, contributions, transactions, and preferences.
- **ACCOUNT ACTIVITY** - Displays transaction history, including payment and deposits.
- **ADD EXPENSE** - Gives you access to mobile bill pay tools.



Please note: Standard mobile phone carrier and data usage charges apply. The downloading and use of the BlueSolutions Spending mobile app is subject to the terms and conditions of the app and the online stores from which it is downloaded. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc.

# FSA annual contribution worksheet

**Use these worksheets** to help you estimate your healthcare FSA and/or dependent care FSA contribution amount(s). Your healthcare FSA annual contribution maximum is \$3,400.

For a dependent care FSA, your annual contribution maximum is \$7,500 per family (if you are a head of household or married and file a joint tax return) or \$3,750 (if you are married and file a separate tax return).

*Please note:* Annual contribution maximums may vary from year to year. You may want to confirm the current amounts with your employer as you work through your calculations.

Healthcare FSA	Dependent Care FSA
<p><b>Annual Medical Expenses:</b></p> <p>Deductibles, coinsurance, and copays \$ _____</p> <p>Routine physical exams \$ _____</p> <p>Well-baby care \$ _____</p> <p>Hearing exams, hearing aids \$ _____</p> <p>Prescription drugs \$ _____</p> <p>Other eligible expenses \$ _____</p> <p><b>Dental expenses</b>, such as:                      Gold fillings, crowns, fixed bridge, or other restorative services \$ _____</p> <p>Treatment exceeding your plan's limits \$ _____</p> <p><b>Vision care expenses</b>, such as:                      Exams \$ _____</p> <p>Eyeglasses, contact lenses \$ _____</p> <p><b>Other estimated health-related expenses that may exceed your plan's limits</b></p> <p>Outpatient behavioral healthcare \$ _____</p> <p>Therapy \$ _____</p>	<p><b>Annual Dependent Daycare Expenses:</b></p> <p>Daycare center for childcare \$ _____</p> <p>In-home care for childcare \$ _____</p> <p>Nursery school/preschool \$ _____</p> <p>Before-/after-school care \$ _____</p> <p>Au pair services \$ _____</p> <p>Summer day camps \$ _____</p> <p>Daycare center for elder care \$ _____</p> <p>In-home care for elder care \$ _____</p>
<p><b>Estimated Healthcare FSA Contribution:</b></p> <p>This is the estimated amount you may want to contribute to your healthcare FSA. This amount cannot exceed the annual healthcare FSA maximum amount of \$3,400 per year.</p> <p style="text-align: right;">\$ _____</p>	<p><b>Estimated Dependent Care FSA Contribution:</b></p> <p>This is the estimated amount you may want to contribute to your dependent care FSA. This amount cannot exceed the annual dependent care FSA maximum amount of \$7,500 per year.</p> <p style="text-align: right;">\$ _____</p>

# What to do if you have questions about your health plan or FSA



**Call our Customer Service Department** at the number printed on the back of your BCBSRI member ID. Customer service representatives are available Monday through Friday, 8:00 a.m. to 8:00 p.m. (EST).



**You can also speak with your employer** about your benefits.



This communication has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for, tax, legal, or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any transaction. FSAs are not insurance. FSAs are individual accounts, and are subject to eligibility and restrictions, including but not limited to, restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code.

