



# Health Care Flexible Spending Account



A Health Care Flexible Spending Account (HCFSA) allows you to use pre-tax dollars to pay for eligible out-of-pocket health care expenses, saving you up to 35% in taxes. Use the funds to pay for a broad range of expenses for you, your spouse and your tax dependents – even if they aren't covered by your health plan.

## How it works

1. Estimate what you will spend on eligible out-of-pocket health care expenses for the year.
2. Enroll in an HCFSA through your employer.
3. Use your funds.
4. **Important: You must save all receipts and submit to BenefitWallet® for reimbursement.**

## Account advantages

**Tax-free:** You can save up to 35% on eligible health care costs.

**Convenient:** Make payments with your HCFSA debit card (if offered with your plan), BenefitWallet mobile app, online bill pay and online claims submission.



## We're here to help

Visit [mybenefitwallet.com](http://mybenefitwallet.com) or call the BenefitWallet Service Center at 855.236.8600.

## Qualifying expenses



### Doctors, labs and hospitalization

Doctor's office visits and procedures, hospital services, health plan deductibles and copayments



### Alternative care/special services

Chiropractor, physical therapy, special education for learning disabilities



### Medications and medical devices

Prescription drugs, over-the-counter medical items, insulin, hearing aids, hand sanitizer



### Eye care

Vision examinations, eye glasses, laser surgery, contact lenses



### Dental care

Dental cleanings/treatments, braces, extractions, dentures/artificial teeth

You can view a complete list of qualified expenses at [irs.gov/pub/irs-pdf/p502.pdf](http://irs.gov/pub/irs-pdf/p502.pdf).

# Health Care Flexible Spending Account:

## Frequently asked questions

### How does an HCFSA work?

1. **Funding:** During open enrollment, you decide on a specific amount of pre-tax dollars with which to fund your HCFSA. Be sure to choose an amount you will spend as leftover money is typically forfeited at the end of your plan year.
2. **Paying for qualified expenses:** Pay for eligible expenses using your HCFSA debit card (if offered with your plan). You could also pay out of pocket and request reimbursement online or through the BenefitWallet mobile app.
3. **Requesting reimbursement/substantiating purchases:** Each purchase you make must be verified, or substantiated, typically with an itemized receipt and Evidence of Benefits (EOB). You can use [mybenefitwallet.com](http://mybenefitwallet.com) or the BenefitWallet® mobile app to submit claims and request reimbursement.
4. **Reimbursement claims processing:** BenefitWallet promptly processes your request. If you paid out of pocket, we will reimburse you by direct deposit or check. Set up direct deposit at [mybenefitwallet.com](http://mybenefitwallet.com) to receive faster reimbursements.

### Can I use my HCFSA debit card for a claim with a date of service from the prior year?

Prior year expenses are best reimbursed online or via mobile app until the runout date or filing deadline. Only current year expenses should be paid using your debit card.

### Whose expenses can I pay with my HCFSA?

Your HCFSA can be used to pay for you, your spouse and tax dependents, if you have them.

### When does my HCFSA expire?

In general, HCFSA funds expire at the end of your plan year, though your employer may offer options such as:

- **grace period** – allows you to use prior-year funds to pay for expenses in the beginning of the next year
- **run-out period** – allows you to submit claims for prior-year expenses during the first couple months of the next year
- **rollover** – allows you to roll over a maximum of \$570 into the next plan year, to be used any time

### What happens to my HCFSA if my employment ends?

Deductions for your HCFSA will end when your employment ends, unless your employer is obligated to offer you COBRA continuation and you elect this option.

### Who do I contact with questions?

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