



**Q: What's a Flexible Spending Account (FSA)?**

**A:** An FSA is a special spending account. It lets you set aside pre-tax dollars to pay for eligible health care and dependent care expenses. Saving and using pre-tax money can reduce your taxes and increase your take-home pay.

**Q: Can I use a HealthPartners FSA if I'm not signed up for UnityPoint Health's medical plan?**

**A:** Yes, you can still sign up for the health care FSA. You'll need to submit documentation for medical expenses other than copays.

**Q: What does "pre-tax dollars" mean and why is it important?**

**A:** With an FSA, the money you set aside to pay for eligible expenses will come out of your paycheck before taxes are withheld. This lowers your taxable income and tax liability. You pay for your eligible expenses with tax-free money from your FSA.

**Q: What are eligible health care expenses?**

**A:** Here are some common eligible expenses:

- Doctor visits
- Prescription medicines
- Dental or orthodontic care
- Prescription contacts or glasses

Log on to your account at [healthpartners.com/unitypointhealth](http://healthpartners.com/unitypointhealth) to see more examples under *Eligible Expenses*.

**Q: What are eligible dependent care expenses?**

**A:** Here are some common eligible expenses:

- In-home child care
- Licensed daycares and preschools
- Before or after school programs
- Elder care

They can be used for an eligible dependent who is:

- Under the age of 13 or meets the "Qualifying Person Test." You can read more about the test in IRS Publication 503 at [irs.gov](http://irs.gov).
- Physically or mentally unable to care for themselves and lives with the employee more than half the year.



**Q: If my child turns 13 this year, can I use the dependent care account for the whole year?**

**A:** No. You can only submit reimbursement requests for expenses that happened before they turned 13.

**Q: Who can contribute to an FSA?**

**A:** You put money in your FSA through pre-tax salary deduction.

**Q: How much money can be contributed to an FSA?**

**A:** An FSA is limited by law to:

- **Health care FSA** – \$2,550
- **Dependent care FSA** – \$5,000 for a single person or married filing jointly; \$2,500 for married filing separately

**Q: How can I figure out how much to save in my FSA?**

**A:** Start by adding up your health care statements and daycare invoices from last year. Then choose the amount you'd like to put in your FSA for what you think you'll spend this year.

**Q: What happens to the money in my FSA if I don't use it all in one year?**

**A:** UnityPoint Health lets you roll over up to \$500 of your health care FSA balance to the new plan year. The IRS "use or lose" rule means you'll lose any money over that \$500. There isn't any rollover for dependent care.

**Q: How can I check my FSA balance?**

**A:** You can check your FSA balance anytime by logging on at [healthpartners.com/unitypointhealth](http://healthpartners.com/unitypointhealth). Or use the myHP mobile app on your smartphone.

**Q: Can I still sign up for a health care FSA, even with an HSA?**

**A:** Yes, an FSA plan can be used with any medical or dental plan. However, according to IRS regulations, if you contribute to an HSA, you can only sign up for a limited-use FSA. A limited-use FSA only reimburses expenses for:

- Dental
- Vision
- Preventive care



**Q: What reimbursement options are available?**

**A:** There are 3 reimbursement options.

FSA reimbursement options	Debit/Benny Card	Online submission	Manual submission
Health care	X	X	X
Dependent care	X	X	X

Reimbursement options:

- **Debit/Benny Card:** When you have eligible expenses, use your Benny Card just like a debit card wherever MasterCard is accepted. The eligible amount will automatically be taken from your FSA to pay the doctor. Just be sure to keep your receipts. You may be asked to give more information to HealthPartners.
- **Online submission:** Fill out the online form to get money back for eligible expenses.
  1. Log on at [healthpartners.com/unitypointhealth](http://healthpartners.com/unitypointhealth)
  2. Select the *My plan* tab
  3. Select *Accounts* under *Spending*
  4. Select the account you want
- **Manual submission:** For eligible expenses, fill out the health care or dependent care expense form and fax or mail it to HealthPartners. You can find the form at [healthpartners.com/unitypointhealth](http://healthpartners.com/unitypointhealth). Or call Member Services at **888-735-9200**.

**Q: How often are reimbursement requests paid?**

**A:** Requests are processed and paid weekly. When HealthPartners gets your request, it can take five business days to pay, pend or deny it. You’re usually reimbursed from your FSA within 10 to 14 days.

**Q: Is there a minimum reimbursement amount?**

**A:** Yes, the minimum amount needs to total \$20.

**Q: How do I get my FSA reimbursement if I submit manually?**

**A:** After your request is approved, you’ll get a direct deposit sent to your bank account. You can find direct deposit form at [healthpartners.com/unitypointhealth](http://healthpartners.com/unitypointhealth). Or you can call Member Services at **888-735-9200**. If you don’t choose direct deposit, you’ll receive a check in the mail.



**Q: What documentation is accepted for health care FSA requests?**

**A:** When you submit a manual claim, please include an Explanation of Benefits or itemized statement from your doctor. The documentation should include:

- Doctor's name
- Patient's name
- Date of service
- Description of service
- Amount you are responsible for

**Q: Why am I asked to submit a Letter of Medical Necessity?**

**A:** Some expenses need additional information to confirm they are eligible. An expense must be for a specific medical condition and not for general health and well-being. Give the Letter of Medical Necessity to your doctor to complete and sign. You can find the form at [healthpartners.com/unitypointhealth](http://healthpartners.com/unitypointhealth).

**Q: What about recurring requests, such as orthodontia payments?**

**A:** You can send a health care expense form with your payment documentation from your dentist. That way, you won't have to send in a form for each payment. You'll automatically get monthly reimbursements up to your annual elected amount. You'll need to send a new orthodontia reimbursement request each year.

**Q: What documentation is needed for orthodontia expenses?**

**A:** More support can be found in our Orthodontia Guidelines. You can find the guidelines by logging on at [healthpartners.com/unitypointhealth](http://healthpartners.com/unitypointhealth). Select *Find a Form*.

**Q: What documentation is needed for Over The Counter (OTC) medicines?**

**A:** OTC medicines such as cold medicine and pain relievers need a prescription from your doctor. For OTC non medicines such as bandages and contact solution, you'll generally only need a detailed receipt.

**Q: How can I get more help or information on my FSA?**

**A:** Member Services is here to help. Call us with any questions at **888-735-9200**.