

How to use my flexible spending account (FSA) or other reimbursement account using a debit card

Not all reimbursement accounts work the same. Here's some helpful information to get you started with your HealthPartners account.

I've decided to open a reimbursement account with HealthPartners. Now what?

Confirm how much you want in your account

Choose how much you want to contribute to your reimbursement account based on your anticipated expenses next year. The amount you choose will come out of your paycheck through pre-tax payroll deductions.

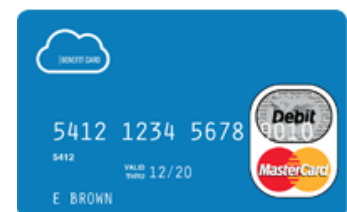
You can contribute up to the following amounts in 2019:

- Health care FSA: \$2,700/year
- Limited-use (dental and vision) FSA: \$2,700/year
- Dependent care reimbursement account (DCRA): \$5,000/year
- Transportation account: \$265/month
- Parking account: \$265/month

Note that your employer may set a different limit for these accounts.

Watch for your debit card in the mail

After signing up for your reimbursement account, you'll get two debit cards in the mail. Follow the instructions that come with your cards for how to activate and use them.



Go online or use your mobile phone to create an online account

Already have one? Great! You're almost there. If not, it's super easy. Just visit healthpartners.com/unitypointhealth or download the **myHP** mobile app. Select *Sign up* and follow the instructions. Once you've signed up you'll be able to view all your plan information.

To find your account information online:

1. Go to the *My plan* tab
2. Select *My accounts* under *Spending*

To find your account information in the app:

1. Select *My Plan* at the bottom of the screen
2. Select the account you want to view under *Spending Accounts*

I'm ready to start using money from my account. What do I do now?

Get care – make sure it's an eligible expense

Common eligible expenses include

- Doctor visits
- Prescriptions
- Glasses, contacts or Laser eye surgery
- Dependent care
- Transportation/parking

For a full list of eligible expenses, visit healthpartners.com/myfsa.

Pay with your account – submit your eligible expense

Use your debit card or another method to pay for eligible expenses. If you need to submit for reimbursement you can do it one of two ways:

1. **Online or in the app** – Log on to healthpartners.com/unitypointhealth or the **myHP** mobile app. Submit your reimbursement request and document. Get a confirmation email within 48 hours. Claims will be processed within five business days.
2. **Manual** – Fax or mail your reimbursement request form with one or more of the federally required documents:
 - Your explanation of benefits (EOB)
 - Detailed receipts listing the services paid for
 - Payment plan for ongoing expenses (e.g. orthodontics)
 - Statement signed by the provider (e.g. doctor, child care provider, etc.)

Get reimbursed

You'll get a payment within 10-14 days from the time HealthPartners gets your reimbursement request. Depending on your payroll schedule it could take fewer or more than 10-14 days to receive your reimbursement for dependent care.

Watch for document requests or reimbursement updates in your inbox or mailbox

After submitting your request for reimbursement, watch for the following in your inbox or mailbox (depending on how you choose to receive communications).

- **Requests for information.** If we don't have the information (documentation) we need we'll reach out within 30 days. If we don't hear back, we'll try again in another 30 days. As long as you send in the info we need within 90 days of using your debit card, you'll still be able to use your card.
- **Requests for additional or correct information.** If you send in the information we need, but there's something missing, don't worry. We'll connect with you to let you know what we need. We'll even give you an extra 30 days to send in the information.
- **Declined for reimbursement.** If you've submitted documentation for an ineligible expense you'll get a notice shortly after letting you know your debit card is suspended and how to repay the service.

For more information about your FSA or other reimbursement accounts, call Member Services at **(888) 735-9200**. Or log on to healthpartners.com/unitypointhealth or the **myHP** mobile app.

