

FSA—Frequently Asked Questions

Flexible spending accounts (FSAs) let you reduce your taxes and increase your take-home pay. It lets you set aside money for eligible expenses. Read on to learn more about how FSAs can benefit you!

Q What's an FSA?

A An FSA is a benefit sponsored by your employer. It lets you set aside pre-tax dollars to pay for eligible expenses like:

- Health care.
- Dependent care.
- Transportation (fringe benefit plan).
- Parking (fringe benefit plan).

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 come out of your salary before taxes are withheld. This reduces 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 These are common eligible expenses:

- Doctor visits.
- Chiropractor fees.
- Prescription drug copays.

Dental care and vision care not already covered by a health plan are also eligible health care expenses. For more information on eligible health care expenses, see IRS Publication 502.

Q What are eligible dependent care expenses?

A These are common eligible expenses:

- In-home child care.
- Licensed daycare and preschool facilities.
- Before or after school programs.
- Elder care.

They can be used for an eligible dependent who is:

- Either under the age of 13 or meets the "Qualifying Person Test". The test is described in IRS Publication 503. Go to irs.gov to view IRS Publication 503.
- Physically or mentally unable to care for oneself. And they live with the employee more than half the year.

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Q If your child turns 13 this year, can you use the dependent care account for the whole year?

A No. You can only submit reimbursement requests for expenses that happened before your child turned 13.

Q What are eligible transportation and parking expenses?

A These are some common eligible expenses:

- Transportation:
 - Bus and light rail fares.
 - Train and subway tickets.
- Parking:
 - Parking ramps, lots, and tolls.

Q Who can contribute to an FSA?

A You contribute to your own FSA through pre-tax salary deduction. Your employer can also contribute money to your FSA.

Q How much money can be contributed to an FSA?

A A dependent care FSA is limited by law to:

- \$5,000 for a single person or married filing jointly.
- \$2,500 for married filing separately.

Contributions to the health care FSA generally will be limited to \$2,500. Check with your employer to find out your contribution limits.

Q How can you figure out how much to save in your FSA?

A You can check your health care statements and daycare invoices from the previous year. Add up what you spent throughout the year. Based on what you spent last year, choose the amount you'd like to put in your FSA. You can also log on to **healthpartners.com** to use our consumer tools to estimate the cost of health care. When in doubt, estimate on the low side because any unused money will be lost (the “use or lose” rule).

Q What happens to the money in your FSA if you don't use it all in one year?

A The IRS has a “use or lose” rule for FSAs. This means you'll lose any unused money still in your FSA at the end of the plan year. Check with your employer or plan document to see if your plan has a run-out period or a grace period.

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Q If you want to contribute to an HSA does the FSA grace period affect this?

- A** If you're enrolled in a health care FSA with a grace period you can contribute to an HSA if:
- There's no money left in the FSA at the end of the plan year, or
 - You've reached the end of the grace period.

Q Can you still enroll in a health care FSA, even with a health savings account (HSA)?

- A** Yes. An FSA plan can be offered alongside any HealthPartners medical or dental plan. However, according to IRS regulations if you contribute to an HSA, you can only enroll in a limited-use FSA. A limited-use FSA only reimburses expenses for:
- Dental.
 - Vision.
 - Preventive care.

Q Can you change your annual election amount?

- A** You may be able to change your elected amount during the plan year, if you have a change in employment status or family status like:
- Marriage
 - Divorce
 - Birth of a child

Contact your employer if you have any employment or family status changes. They'll be able to help you determine if you have an eligible change. Election changes must be made within 30 days of the event.

Q How often are reimbursement requests paid?

- A** Requests are processed and paid on a weekly basis. When HealthPartners gets the reimbursement request, it can take five business days to pay, pend or deny the request. You're typically reimbursed from your FSA within 10 to 14 days.

Q How do you get your FSA reimbursement?

- A** After your request is approved, you'll get a check in the mail or you can sign up for direct deposit. Direct deposit enrollment forms and instructions are online at healthpartners.com or you can call Member Services at 952-883-7000 or 866-443-9352.

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Q What reimbursement options are available?

A It depends on the type:

- Health care.
- Dependent care.
- Transportation/parking.

FSA reimbursement options	Automatic submission	Online submission	Manual submission
Health Care	X	X	X
Dependent Care		X	X
Transportation/Parking		X	X

Options for reimbursements:

Automatic Submission: If medical expenses are at a network provider or pharmacy, the Medical claim is automatically sent to HealthPartners for processing. If there’s any payment responsibility from that expense, it’s automatically sent to the health care FSA for reimbursement. This option isn’t available for limited-use FSAs.

You can opt out of the automatic submission feature. You must opt out of the automatic submission if either of the following is true:

1. You have dual health plan coverage through a spouse.
2. You have a dependent covered under their health plan who doesn’t qualify as a tax dependent under the federal tax code.

Online Submission: This is available for health care and dependent care reimbursement requests. Follow these easy steps to submit your reimbursement requests:

1. Log on to your myHealthPartners account at healthpartners.com. Don’t have an online account? Choose “sign up for myHealthPartners” at healthpartners.com to register.
2. After you log on, choose:
 - a. Welcome tab.
 - b. Accounts tab.
 - c. View all accounts.
 - d. Submit reimbursement request.

Manual Submission: For eligible expenses, you complete the FSA reimbursement request form and send it to HealthPartners by mail or fax. Forms are online at healthpartners.com or you can call Member Services at 952-883-7000 or 866-443-9352.

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Q Is there a minimum reimbursement amount?

A Your request must total \$20 in order for your reimbursement to be made. If not, it'll be held until you reach the minimum amount and then you'll be paid.

Q What documentation can be sent for FSA reimbursement requests?

A When you send a manual FSA reimbursement request, please include documentation, such as:

- A health care explanation of benefits (EOB)
- Itemized receipts
- Payment plan for regular expenses such as orthodontia
- Statements signed by the provider (e.g. dependent care provider)

Q What about recurring requests, such as orthodontia payments?

A You can send a health care reimbursement request form with your payment documentation from the service provider. By doing this, 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 Over the Counter expenses?

A Over the Counter (OTC) medicines such as cold medicine and pain relievers need a legal prescription from your doctor or provider. This is required by the IRS. For OTC non medicines such as bandages and contact solution, only a detailed receipt is generally needed.

Q How can you keep track of your FSA balance?

A When you get reimbursed from your FSA, HealthPartners will send you a payment summary. The payment summary lets you know how much was reimbursed from your FSA. It also lets you know your remaining balance. If you've signed up for electronic communications, you'll get this information sent to your email. You can check your FSA balance online at healthpartners.com. You'll need to register to view your account – simply follow the online instructions. It's free, secure and easy!

Q Can you use your HealthPartners FSA if you're not enrolled in your company's health plan?

A Yes. You just need to meet the eligibility requirements for an FSA. Check with your employer.

Q What happens to your FSA money if you leave your job?

A You might be able to still send reimbursement requests after your employment ends. Unless you continue to contribute to your FSA through COBRA, all eligible expenses must have taken place before you left your job. Check with your employer for more information.

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Q Are there any special considerations for spouses working at the same company?

A Yes. The policyholder on the HealthPartners medical/dental plan and the HealthPartners FSA need to be the same person. For example, if the husband is the policyholder for the medical plan, he must also be the participant on the FSA.

Q Does HealthPartners administer the FSA and transportation or parking accounts or is it outsourced?

A HealthPartners administers the FSA in-house with our experienced staff. All customer service is provided by our top-ranked HealthPartners Member Services department.

Q How can you get more information on your FSA?

A After enrolling in an FSA, you'll get a Summary Plan Description that explains the details of your plan. You can also call Member Services with any questions at 952-883-7000 or 866-443-9352.