



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 \$610 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:	Eyeglasses	Prescription drugs	Non-qualified:
Acupuncture	Eye surgery	Psychiatric care	Cosmetic surgery
Ambulance	Hearing aids	Psychologist	Deodorant
Birth control pills	Hospital services	Smoking cessation programs	Electrolysis hair removal
Braces	Insulin treatment	Surgeon fees	Funeral expenses
Cancer treatment	Laboratory fees	Transplants	Health club dues
Chemical dependency	Machine tests	Transportation for healthcare	Medicated shampoo and soap
Childbirth/delivery	Menstrual products	Vision expenses	Multivitamins
Chiropractor	Mental health	X-ray fees	Soap
Contact lenses	Neurologist		Teeth whiteners
Deductibles	Non-prescription medicines, like cold and flu pills		Tissues
Dental treatment	Nursing home		Toiletries
Diagnostic tests	Optometrist		
Durable medical equipment			

* 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 \$5,000 (or \$2,500 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** 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.

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?	
<input type="radio"/> Pay Provider	<input checked="" type="radio"/> Pay Me
Provider Name	
Account Number	
How Many Payments?	
<input type="radio"/> Recurring Payment	<input checked="" type="radio"/> One Time Payment
Comments	
<input type="button" value="CANCEL"/> <input checked="" type="button" value="NEXT"/>	

- Mail to:
CDH Administrator
40 Commercial Way
East Providence, RI 02914
Attn: BCBSRI Claims
- Or email to:
BCBSRIclaims@londonhealthusa.com
Subject: **BCBSRI Claims**

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.**
- **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 the 'Reimbursement Method' form with 'Direct Deposit' selected. Fields include Bank Name, Account, Re-enter Account, Account Routing, Re-enter Routing, and Bank Account Type (set to Saving). A 'Check example' section shows fields for Name, Address, Date, and Pay to the order of. A 'Your bank' section includes Routing Number, Check #, and Account Number. A note at the bottom states: 'Please note: The order of Routing, Account and Check numbers will vary from financial institution to financial institutions and will not necessarily be in the same order as shown above.'

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 BCSBRI FSA dashboard.

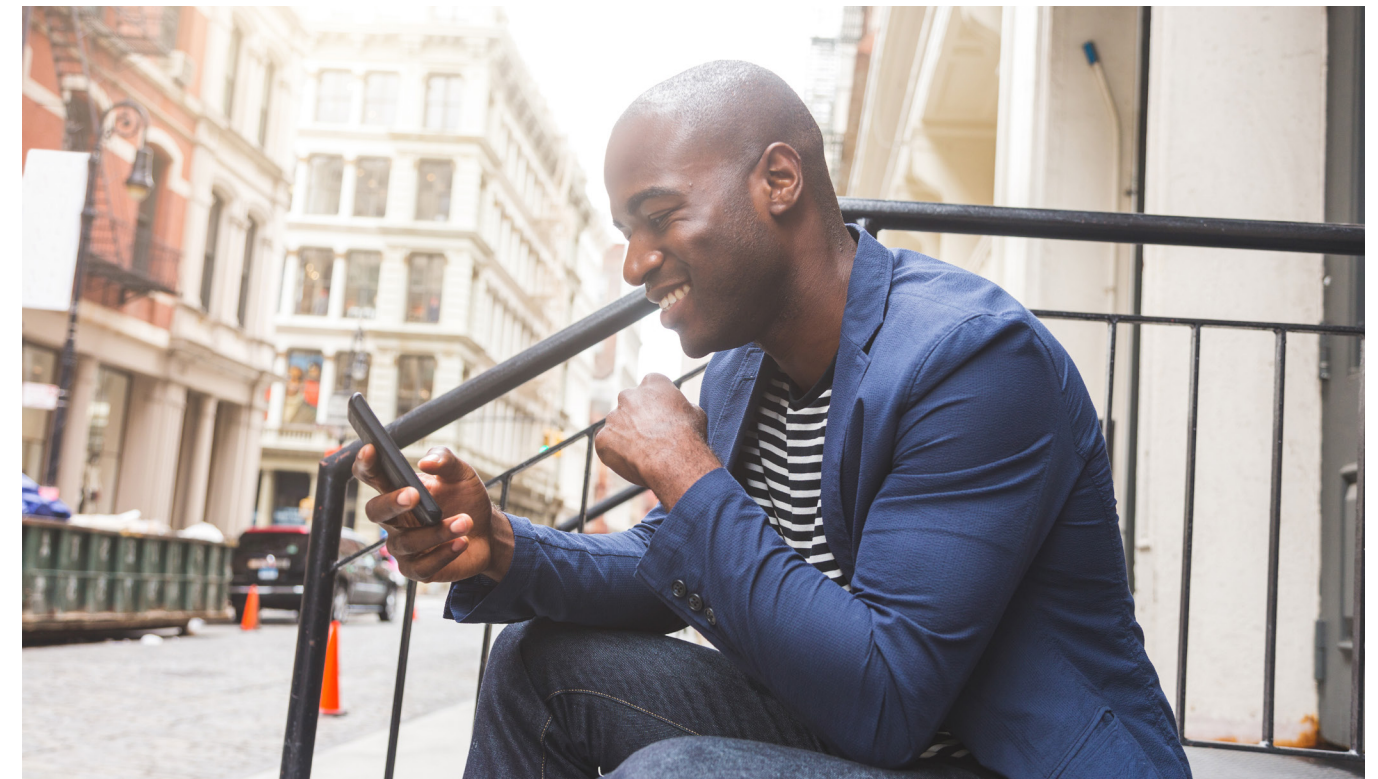
Please note:

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 **myBCBSRI** 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 fields for Username, Password, Confirm Password, First Name, Initial, Last Name, Email, Registration ID (with an Employer Name dropdown), Employer Name (with a dropdown), and Employee ID. A blue box highlights the Employee ID field, and a blue arrow points 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

Account Balance

Balance	\$1,500.00
Spent	\$500.00
Total	\$2,000.00

Annual Election Summary

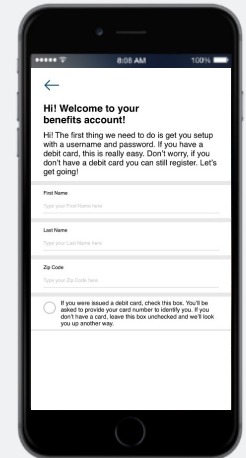
Remaining Payroll Deposits	\$1,750.00
Payroll Deposits YTD	\$250.00
Annual Election	\$2,000.00

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®

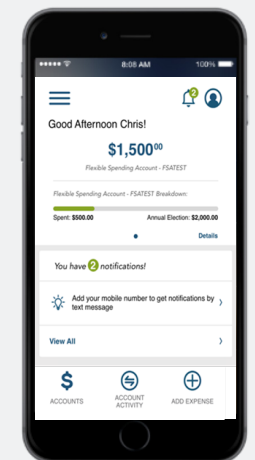
- **Open the app** from your phone.
- **Tap** on the **SIGN UP** link and follow the prompts.
- **Create a username and password** if you are a first-time user. When you tap on the app icon and the log-in screen appears, tap **SIGN UP**.
- **Fill out** the registration page shown to the right.
- **Follow**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

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 \$3,050.

For a dependent care FSA, your annual contribution maximum is \$5,000 per family (if you are a head of household or married and file a joint tax return) or \$2,500 (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>Annual Medical Expenses:</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>Dental expenses, such as:</p> <p>Gold fillings, crowns, fixed bridge or other restorative services \$ _____</p> <p>Treatment exceeding your plan's limits \$ _____</p> <p>Vision care expenses, such as:</p> <p>Exams \$ _____</p> <p>Eyeglasses, contact lenses \$ _____</p> <p>Other estimated health-related expenses that may exceed your plan's limits</p> <p>Outpatient behavioral healthcare \$ _____</p> <p>Therapy \$ _____</p>	<p>Annual Dependent Daycare Expenses:</p> <p>Daycare center for childcare \$ _____</p> <p>In-home care for childcare \$ _____</p> <p>Nursery and 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>Estimated Healthcare FSA Contribution:</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 \$3,050 per year.</p> <p style="text-align: right;">\$ _____</p>	<p>Estimated Dependent Care FSA Contribution:</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 \$5,000 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 card or at **1-800-639-2227**. 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. HSAs are not insurance. HSAs 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.

**IT'S WHAT
WE LIVE FORSM**



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Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.

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