

# Stretch your dollars further

## With a flexible spending account

Your flexible spending account (FSA) makes it easier to control your healthcare or care costs and save on taxes. That's because the money you set aside for your FSA from your paycheck isn't taxed, so your dollars go further. You can use your FSA funds to pay for qualified expenses throughout the year.

### How to use your FSA



#### 1 Set your contribution

Once a year, you can decide how much you want to contribute to your FSA through automatic payroll deductions.<sup>1</sup> For healthcare and limited-purpose FSAs, the funds you contribute to your account over the year are available to spend on day one of the plan. For dependent care FSAs, you can use your funds as they accumulate throughout the year.



#### 2 Look for your debit card in the mail

To activate your card, call the phone number on the card's sticker. Call Member Services at the number on your ID card to request an additional debit card for a spouse or dependent. If you have Apple Pay, Google Pay, or Samsung Pay on your smartphone, you can also add your FSA debit card to your mobile wallet. Simply follow your phone's instructions to add a new debit card. Then, use your phone to pay for qualified expenses where mobile payments are allowed.



#### 3 Pay for qualified expenses

There are two ways to use your FSA to pay for qualified expenses for you or your tax dependent:

- Use your FSA debit card or mobile wallet.
- Pay out of pocket and request reimbursement.



#### 4 Manage your account

Log in to [anthem.com](https://anthem.com) or use the Sydney<sup>SM</sup> Health app to:

- Track your claims and FSA spending.
- Check your FSA balance
- Request reimbursement.
- Find a doctor in your plan's network.
- Substantiate claims, if needed (learn more on page 2).



#### 5 Know your carry over, grace period, and run-out period policies

- **Run-out period:** After your plan year ends, you have a 90-day run-out period. During this time, you can still file reimbursement claims from the last plan year.

# Helpful FSA facts

Learn more about the three types of FSAs that your Anthem plan offers so you can choose what's best for you.

	Healthcare FSA	Limited-purpose FSA	Dependent care FSA
Maximum annual contribution	\$3,050	\$3,050	\$5,000 <sup>2</sup>
What is covered (qualified expenses)	Healthcare costs such as: <ul style="list-style-type: none"><li>• Prescriptions</li><li>• Doctor visits</li><li>• Dental or vision care</li><li>• Deductibles, copays, and coinsurance (your percentage of the costs)</li></ul>	Dental and vision care: <ul style="list-style-type: none"><li>• Fillings</li><li>• Braces</li><li>• Eyeglasses</li><li>• Contacts</li><li>• Post-deductible covered healthcare expenses</li></ul>	Care for your child, disabled spouse, elderly parent, or other dependent, including: <ul style="list-style-type: none"><li>• Before- and after-school care</li><li>• Day care, adult care, or elder care</li><li>• Summer day camp</li></ul>
When funds are available	Day one of the plan	Day one of the plan	As your payroll deposits are made

Visit [anthem.com/qme](https://anthem.com/qme) for a full list of qualified expenses.

## What is substantiation?

When you use your FSA debit card or mobile wallet to pay for care, the merchant or provider gives us the information we need to process your claim. Sometimes, that information is incomplete. Substantiation is when we ask you for more details so we can confirm your FSA funds were used for qualified expenses. It's a simple process, and we'll walk you through it. Here's what you need to know:

- 1 Save your qualified expense receipts – if substantiation occurs, this makes the process faster and easier.
- 2 If we need to substantiate a claim, we'll send you up to three emails or letters to let you know, depending on your communication preferences.
- 3 If you don't substantiate your claim, your FSA debit card might be turned off and the dollar amount of unsubstantiated claims will be reported on your W-2 as taxable income, as required by the IRS.

To learn more about substantiation, log in at [anthem.com](https://anthem.com). Then, go to the My Plan tab and select **Spending Accounts**. Next, choose **Manage My Account** and select **Keeping Your FSA/LPFS Card Active** from the menu.

1 Once you make your annual FSA election, you can't change the amount unless you have a qualifying event, like a marriage or birth. Your deductions will stop when your employment ends, unless if you have COBRA. If you don't have COBRA, you can request to be reimbursed for qualified expenses until your employer's run-out period ends.

2 Married couples can contribute a combined \$5,000 maximum pretax to a dependent care FSA, even if each spouse has their own FSA.

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