

QUESTIONS AND ANSWERS

Managing Your Flexible Spending Account (FSA), administered through Kaiser Permanente¹

Understanding your FSA

When can I start accessing the funds in my FSA?

You're eligible to use your FSA funds the day your plan year starts.

Who contributes funds to my FSA and how much is in my account?

Your FSA is owned by your employer and funded by you, although your employer may also contribute funds to your account. Each plan year, your employer will determine the maximum amount you can contribute to your FSA, up to the federal maximum annual contribution limit. See your company's benefit plan documents for more information.

What can I use my FSA funds for?

This depends on the type of FSA your employer offers. If your employer offers a medical FSA,

you can use the funds in your account to pay for qualified medical expenses,² such as doctor's office visits, prescription drugs, and lab tests. If your employer offers a dependent-care FSA, you can use the funds in your account to pay for qualified dependent-care expenses,³ such as child care expenses.

How can I track the balance in my FSA or access other account information?

You can access your account information online, 24 hours a day, seven days a week, at **kp.org/healthpayment**. You'll be able to check your account balance, file claims, view transaction history, and more. You can also call our Kaiser Permanente Health Payment Services line at **1-877-761-3399** to speak to a customer service representative, Monday through Friday (except holidays) from 8 a.m. to 10 p.m. Eastern time.

You can also view account statements online.

How do I use my FSA to pay for eligible expenses?

There are a couple of ways to pay for your eligible expenses with your FSA, depending on which type of FSA your employer offers:

Debit card

If you have a medical FSA and your employer offers our Kaiser Permanente Health Payment Card, you can use this debit card, either

- when you get care, or
- by writing your card number on your bill and sending it in.

Reimbursement

If you have a dependent-care FSA or a medical FSA, you can pay out of pocket using your own funds and get reimbursed later. You'll need to file a claim at **kp.org/healthpayment** or by calling our Kaiser Permanente Health Payment Services line at **1-877-761-3399**, Monday through Friday (except holidays) from 8 a.m. to 10 p.m. Eastern time.

QUESTIONS AND ANSWERS *(continued)*

Managing Your Flexible Spending Account (FSA), administered through Kaiser Permanente

When should I submit FSA reimbursement requests?

You can submit FSA reimbursement requests for out-of-pocket expenses anytime during the FSA plan year in which you had the expense. You also have a run-out period⁴ following the end of the plan year during which you can submit reimbursement requests for expenses you had during that plan year.

What kind of paperwork will I need to submit with a request for reimbursement or to substantiate (i.e., validate) a claim?

In some cases, no additional documents will be required to show proof of expenses. In other cases, you may need to submit more paperwork.

Here are examples of documentation we accept:

- Explanation of Benefits (EOBs)
- bills
- receipts

What if there's money left in my FSA at the end of the plan year?

FSAs have a "use it or lose it" policy, which means any funds in your account that weren't used to pay for eligible expenses you had during the plan year are forfeited and won't roll over to the next plan year. If your employer offers a grace period,⁵ you'll have extra time after the end of your plan year to use the funds in your FSA.

What if I leave my current employer or retire and still have money in my FSA?

You can be reimbursed for any qualified expenses you incur before you leave the company or retire, but any remaining balance will be lost. See your company's FSA plan documents for more information.

Your Kaiser Permanente Health Payment Card

If your FSA comes with our debit card—the Kaiser Permanente Health Payment Card—you can use it to pay for qualified medical expenses.²

Where can I use my Health Payment Card?

You can use your Health Payment Card at Kaiser Permanente facilities and pharmacies. You can also use it at any other provider or facility that accepts Visa debit cards. However, FSA funds can be used only for qualified medical expenses.

What if my Health Payment Card isn't accepted by a health care provider or facility?

If you have trouble using your card, it may be because it hasn't been activated, or the provider or facility may not accept Visa debit cards.

If your Health Payment Card isn't accepted, you'll need to pay the entire amount out of pocket using another payment method.

You can request reimbursement by:

- logging on to kp.org/healthpayment, or
- calling **1-877-761-3399**, Monday through Friday (except holidays) from 8 a.m. to 10 p.m. Eastern time.

(continues on next page)

kp.org/healthpayment

QUESTIONS AND ANSWERS *(continued)*

Managing Your Flexible Spending Account (FSA), administered through Kaiser Permanente

What if I use my Health Payment Card to pay for expenses that aren't considered qualified medical expenses?

When we process your transactions, any nonqualified medical expenses will be flagged. You'll need to reimburse your FSA for anything that isn't a qualified medical expense.

If I have a medical FSA and an HRA, which account pays first?

If you have both a medical FSA and an HRA, your employer will determine which account will be drawn from first when you use your Health Payment Card to pay for qualified medical expenses. Contact your employer's benefits administrator for more information.

Can I use my Health Payment Card to pay Kaiser Permanente medical bills that I receive in the mail?

Yes. If you receive a bill for medical services from Kaiser Permanente and wish to pay it using funds from your FSA, simply write your Health Payment Card number in the payment section of the bill, and mail it to the address that appears on your bill.

How do I order additional Health Payment Cards?

If you need additional Health Payment Cards, you can order them online or by phone. You'll receive two cards by the start date of your FSA plan, and you can order an additional two cards at no charge. After this, you'll be charged \$10 for any additional cards you wish to order.

To order cards online, log on to kp.org/healthpayment and follow these steps:

1. On the home page, under the "Profile" tab, select "Debit Cards" from the drop-down menu.
2. Under the "Actions" column on the Debit Cards form, click "Order Replacement" and follow the instructions. You can also report any lost or stolen cards by clicking "Report Lost/Stolen" from the "Actions" column.

To order by phone, call **1-877-761-3399**, Monday through Friday (except holidays) from 8 a.m. to 10 p.m. Eastern time.

(continues on next page)

kp.org/healthpayment

QUESTIONS AND ANSWERS

Managing Your Flexible Spending Account (FSA), administered through Kaiser Permanente

Note: The tax references in this document relate to federal income tax only. Federal and state tax laws and regulations are subject to change. Consult with a qualified professional for tax or legal advice.

¹Kaiser Foundation Health Plan of Ohio does not provide or administer financial accounts, including HRAs, FSAs, and HSAs, and does not offer financial, tax, or investment advice. Members who participate in these types of financial accounts are responsible for their own financial and investment decisions. Kaiser Foundation Health Plan, Inc. (KFHP, Inc.), an affiliate of Kaiser Foundation Health Plan of Ohio, offers HRA, FSA, and HSA administration services through KFHP, Inc.'s contractual relationships with nonaffiliated administrative and banking entities.

²To view a list of qualified medical expenses defined under Internal Revenue Code Section 213(d), download IRS Publication 502, Medical and Dental Expenses, at irs.gov/publications or contact the IRS at 1-800-829-1040. Consult with your employer's benefits administrator to find out what type of FSA you have and which types of qualified expenses you can pay or be reimbursed for from your FSA.

³To view a list of qualified dependent-care expenses, download IRS Publication 503, Child and Dependent Care Expenses, at irs.gov/publications or contact the IRS at 1-800-829-1040. Consult with your employer's benefits administrator to find out what type of FSA you have and which types of qualified expenses you can pay or be reimbursed for from your FSA.

⁴Your run-out period is determined by your employer. Contact your company's benefits administrator for more information.

⁵Your grace period, if any, will be determined by your employer. Contact your employer's benefits administrator for more information.

kp.org/healthpayment