



# PINELLAS COUNTY SCHOOLS

## QUICK REFERENCE GUIDE SPENDING ACCOUNTS



You can begin using funds in your health FSA and CDHP Health Reimbursement Account (HRA) on the first day of the plan year.

**Note: Dependent care funds must be built up prior to becoming available.**

### Health Flexible Spending Accounts (FSA)

- ✓ Members enrolled in the FSA receive a PayFlex FSA MasterCard.
- ✓ The card can be used for medical, Rx, dental, and vision expenses per IRS guidelines.
- ✓ Substantiation letters are sent for claims that require additional information.
- ✓ If substantiation is not provided by the “receipt due date” as indicated on the letter, the card will be locked and a manual claim form must be submitted for future claims, until the substantiation is received. **For this reason, please keep receipts and/or explanation of benefits (EOB) for all claims.**
- ✓ Unused funds do **not** roll over to the next year...FSA is a “use it or lose it” account.



### CDHP + HRA (aka Health Reimbursement Account or Arrangement)

- ✓ Members enrolled in the Consumer Directed Health Plan (CDHP + HRA) will also have a Health Reimbursement Account allowance as part of their coverage.
- ✓ Members will receive a PayFlex HRA MasterCard with the allowance pre-loaded.
- ✓ Members will also receive a separate Aetna Medical ID card.
- ✓ The amount loaded will depend on the coverage level (tier) and when your coverage becomes effective.
- ✓ The allowance is available for covered Medical and Rx claims.
- ✓ Substantiation is required for the Health Reimbursement Account claims.
- ✓ Unused funds **will** roll over to the following year if you remain in the CDHP plan.



### Identifying the Different Accounts/Cards

- ✓ If a member has both the FSA and CDHP Health Reimbursement Account, they will receive separate cards for each account.
- ✓ The CDHP Health Reimbursement Account card will have “HRA CARD” in the upper right corner
- ✓ If you have an adult child covered on your CDHP plan, you can request an additional PayFlex HRA MasterCard.

### Claim Payment Guidelines

- ✓ If a member has both accounts FSA and CDHP Health Reimbursement Account the member can determine which fund to use for medical and Rx claims by simply swiping the desired card.
- ✓ If a manual claim is submitted the member can identify on the claim form which account to use.
- ✓ If no selection is provided on the form the FSA account will pay as primary for medical and Rx until the balance is exhausted.
- ✓ The FSA card should always be used for dental and vision claims.

For additional information go to [www.inspirafinancial.com](http://www.inspirafinancial.com) and click on “Products and Services” and select either Flexible Spending Account or Health Reimbursement Arrangements. You can also access your secure Aetna Member Website once you are a member for fund balances.