

Make paying for healthcare expenses easy

Premera Blue Cross Blue Shield of Alaska is committed to simplifying your experience when it comes to flexible spending accounts (FSAs).

What is an FSA?

An FSA is a tax-advantaged account that allows you to use pre-tax dollars to pay for out-of-pocket qualified medical expenses. You choose how much money you want to contribute to an FSA at the beginning of each plan year and then access these funds throughout the year.

Contribute to your FSA

Contribution limits

Contribution limits for the FSA are set by your employer. The amount you budget for healthcare expenses is automatically withheld from your paychecks throughout the year.

With an FSA, you do not pay taxes on the money you contribute, so your taxable income is reduced by this amount, saving you money.

Unused funds

Your employer may allow you to roll over some of the unused funds in your FSA.

Your Healthcare Payment Card

You will receive a healthcare payment card for use with your FSA. This is not a debit card. It is provided to give you quick access to the funds in your FSA.

Some merchants require a personal identification number (PIN) to use the card. To activate the card, call the number on the sticker on the card and you will receive your PIN as part of activation. To change your PIN, call **1-888-999-0121**. To use the card without a PIN, select "credit" when paying.

If you need an additional or replacement card, log in to your online account or contact customer service to make the request. There is no charge for this.

Healthcare FSA

A healthcare FSA can cover out-of-pocket medical expenses. Common qualified expenses include:

- Health plan deductibles, coinsurance, or copays
- Vision and Dental care
- Hospital charges
- · Laboratory fees
- Prescriptions and certain over-the-counter items

Qualified expenses are based on the options your employer has selected and may not include some of the above.

Use your FSA

Use your healthcare payment card to pay for eligible expenses at approved merchants and providers who accept debit cards.

If you pay using something other than your healthcare payment card, you can submit your claim online for reimbursement. Once you have submitted your receipts, you will be reimbursed by check or direct deposit.

When you incur eligible healthcare expenses, you should keep your itemized receipts since you may need to submit them to validate a claim for tax purposes.

Manage Your FSA

When you sign in to your account at **premera.com**, select **Manage Your Account** on the Personal Funding Account page:

- Check your account balance
- View transactions
- Enter a new claim
- · View the status of claims
- · Find out when to submit a receipt

You will be able to select the claims you want to pay and keep track of everything in one place.

Enjoy Tax Benefits

Since funds in your FSA aren't considered income:

- They aren't subject to income tax, Federal Insurance Contributions Act (FICA), or worker's compensation deductions.
- Withdrawals for qualified healthcare expenses for you and your dependents aren't taxable.

Contact your HR department for more information about how your specific FSA benefits work including what is covered and if there is a rollover amount.







Discrimination is Against the Law

Premera Blue Cross Blue Shield of Alaska (Premera) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). Premera provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact the Civil Rights Coordinator. If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with:

Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, Fax: 425-918-5592, TTY: 711, Email Appeals.Po Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, Fax: 425-918-5592, TTY: 711, Email Appeals.Po Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, Fax: 425-918-5592, TTY: 711, Email Appeals.Po Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, Fax: 425-918-5592, TTY: 711, Email Appeals.Po Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, Fax: 425-918-5592, TTY: 711, Email Appeals.Po Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, Fax: 425-9

Language Assistance

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 800-508-4722 (TTY: 711). ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-508-4722 (TTY: 711). 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-508-4722 (TTY: 711) 번으로 전화해 주십시오. LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 800-508-4722 (TTY: 711). BHUMAHUE: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-508-4722 (телетайп: 711). 注意: 如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 800-508-4722 (TTY: 711)。
MO LOU SILAFIA: Afai e te tautala Gagana fa'a Sāmoa, o loo iai auaunaga fesoasoan, e fai fua e leai se totogi, mo oe, Telefoni mai: 800-508-4722 (TTY: 711). 让①Q270: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການລ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 800-508-4722 (TTY: 711). 注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。800-508-4722 (TTY:711) まで、お電話にてご連絡ください。PAKDAAR: Nu saritaem ti llocano, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Awagan ti 800-508-4722 (TTY: 711). CHÚÝ: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-508-4722 (TTY: 711). УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 800-508-4722 (телетайп: 711).

<u>เรียน</u>: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 800-508-4722 (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-508-4722 (TTY: 711).

<u>UWAGA</u>: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-508-4722 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 4722-808-808 (رقم هاتف الصم والبكم: 711). ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800-508-4722 (TTY: 711).

<u>ATTENTION</u>: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-508-4722 (ATS : 711). ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Lique para 800-508-4722 (TTY: 711).

<u>ATTENZIONE</u>: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-508-4722 (TTY: 711). وجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 711) عامل باشد، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 711)