

Make paying for healthcare expenses easy

Premera Blue Cross 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 those 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 **Personal Funding 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

Funds in your FSA aren't considered income, so you get the following perks:

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





Notice of availability and nondiscrimination 800-722-1471 | TTY: 711

Call for free language assistance services and appropriate auxiliary aids and services.

Llame para obtener servicios gratuitos de asistencia lingüística, y ayudas y servicios auxiliares apropiados.

呼吁提供免费的语言援助服务和适当的辅助设备及服务。

呼籲提供免費的語言援助服務和適當的輔助設備及服務。

Gọi cho các dịch vụ hỗ trợ ngôn ngữ miễn phí và các hỗ trợ và dịch vụ phụ trợ thích hợp.

무료 언어 지원 서비스와 적절한 보조 도구 및 서비스를 신청하십시오.

Звоните для получения бесплатных услуг по переводу и других вспомогательных средств и услуг.

Tumawag para sa mga libreng serbisyo ng tulong sa wika at angkop na mga karagdagang tulong at serbisyo.

Звертайтесь за безкоштовною мовною підтримкою та відповідними додатковими послугами.

សូមហៅទូរសព្ទទៅសេវាជំនួយភាសាដោយឥតគិតថ្លៃ ព្រមទាំងសេវាកម្ម និងជំនួយចាំបាច់ដែលសមរម្យផ្សេងៗ។ 無料言語支援サービスと適切な補助器具及びサービスをお求めください。

Tajaajiloota deeggarsa afaan bilisaa fi gargaarsaa fi tajaajiloota barbaachisaa ta'an argachuuf bilbilaa.

ਮੁਫਤ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਅਤੇ ਉਚਿਤ ਸਹਾਇਕ ਚੀਜ਼ਾਂ ਅਤੇ ਸੇਵਾਵਾਂ ਵਾਸਤੇ ਕਾਲ ਕਰੋ।

Fordern Sie kostenlose Sprachunterstützungsdienste und geeignete Hilfsmittel und Dienstleistungen an.

ໂທເພື່ອຮັບການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ການບໍລິການ ແລະ ການຊ່ວຍເຫຼືອຜິເສດທີ່ເໝາະສົມແບບບໍ່ເສຍຄ່າ.

Rele pou w jwenn sèvis asistans lengwistik gratis ak èd epi sèvis oksilyè ki apwopriye.

Appelez pour obtenir des services gratuits d'assistance linguistique et des aides et services auxiliaires appropriés.

Zadzwoń, aby uzyskać bezpłatną pomoc językową oraz odpowiednie wsparcie i usługi pomocnicze.

Ligue para serviços gratuitos de assistência linguística e auxiliares e serviços auxiliares adequados.

Chiama per i servizi di assistenza linguistica gratuiti e per gli ausili e i servizi ausiliari appropriati.

اتصل للحصول على خدمات المساعدة اللغوية المجانية والمساعدات والخدمات المناسبة. براى خدمات كمك زباني رايگان و كمكها و خدمات امدادى مقتضى، تماس بگيريد.

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