

Flexible Spending Accounts



What is an FSA?

A Flexible Spending Account (FSA) allows you to set aside a pre-determined amount of money to pay health care and/or dependent care expenses on a pre-tax basis. When you submit eligible claims for reimbursement, the funds go directly to you.

You do not need to be insured on your employer health and/or dental plan to enroll in Health or Dependent Care FSA.

How does it work?

Pre-tax Funded

An FSA is funded by pre-tax contributions elected by you, the employee. It reduces your taxable income, which reduces taxes on your income.

Health FSA

The Health FSA can be used to help cover certain health expenses not covered by your insurance plan(s) like office visit and prescription copays, dental copays, and vision care for you, your spouse and dependents.

- Your full election is available to you on the first day of the plan year
- Eligible health care expenses will be reimbursed up to your annual election

Dependent Care FSA

If you incur dependent care expenses so that you (and your spouse if you are married) can work, you may take advantage of the Dependent Care FSA. The dependent must be under 13 or incapable of self-care.

- Your Dependent Care expenses can only be reimbursed up to the balance in your account at time of the claim
- \$5,000 federal election max per household

Access FSA Funds with the Benefit Card

The csONE Benefit Solutions benefit card is a convenient way to access your FSA funds at the point of sale rather than submitting a claim and waiting for reimbursement. You can use it to pay for office visit and prescription co-pays, health insurance deductibles and qualified over-the-counter expenses.



About the Benefit Card

The benefit card draws funds directly from your current FSA.

- It should only be used for eligible expenses incurred within the current plan year.
- The benefit card can be used to purchase over-the-counter non-medicated items. Example: crutches or bandages.
- The benefit card cannot be used to purchase over-the-counter medicated items. You will need to pay with another form of payment and submit for reimbursement. Example: ibuprofen or antiseptic ointment.
- A service must be rendered before payment can be made with the benefit card.
- You will receive two cards with your name on both. The additional card can be used by your spouse and/or dependent(s).
- Keep it! Don't throw away your benefit card at the end of the plan year. The card has an expiration date and remains valid until then as long as you participate in the plan.

Keep Your Documentation

When you use your benefit card, keep your documentation for the purchase just like you would if you were going to submit a claim for reimbursement. The IRS requires that you keep proof of your benefit card purchases for your tax records. The IRS requires you provide us with proof of transactions made with the benefit card when:

- The transaction does not auto-adjudicate at the point-of-sale
- The transaction amount does not match your employer's health plan co-pay

We will notify you when we need documentation for a benefit card purchase. You can submit a detailed invoice to us through:

- Our Consumer Portal at www.csONE.com with an upload
- Our mobile app with photo
- FAX, mail, or in person

Need to Submit for Reimbursement?

If you need to submit a claim, it's easy. Get it to us any of these ways:

- Log into the Consumer Portal, enter the claim details, and upload scanned supporting documentation to us.
- Log into the mobile app on your smartphone, enter the claim details and snap photos of supporting documentation to submit them to us.
- Complete a claim form, attach copies of supporting documentation and send them by FAX or mail to us. You can even drop them off in person!

You can track all your claims through the Consumer Portal from our website or mobile app.



Questions: Contact us at 1 888 227-9745 ext. 2040

Office Hours: Monday - Friday 8:00am - 4:30pm

Mailing Address: PO Box 1320, Concord, NH 03302-1320

Email: flexiblebenefits@csONE.com

Fax: 603 224-0230 **Web:** www.csONE.com



Eligible Expenses under IRS Publication 502

Eligible Health Care Expense Examples

The following are examples of expenses that are eligible for your employee reimbursement account. You can reference your income tax return to find a more complete list or reference IRS Publication 502.

- Acupuncture
- Alcoholism treatment
- Ambulance hire
- Artificial limbs
- Artificial teeth
- Birth control pills
- Birth prevention surgery
- Braces
- Braille - books & magazines
- Care for mentally handicapped child
- Chiropractors
- Christian Science practitioners' fees
- Co-insurance
- Contact lenses (prescription)
- Contact lens supplies
- Cosmetic surgery (medically necessary procedures)
- Cost for physical or mental illness confinement
- Crutches
- Deductible
- Dental fees
- Dentures Diagnostic fees
- Drug & medical supplies
- Expenses applied toward the deductible for your health care coverage
- Eyeglasses, including examination fee
- Fee of practical nurse
- Fees of licensed osteopaths
- Handicapped persons special school
- Hearing devices & batteries
- Home improvements motivated by medical consideration
- Hospital bills
- Insulin
- Laboratory fees
- Lasik eye surgery
- Lead base paint removal for children with lead poisoning
- Membership fees for associations furnishing medical services, hospitalization, & clinical care
- Naturopathic office visit / consultation
Please note: herbal remedies, minerals and vitamins are NOT eligible for reimbursement.
- Nurses' fees (including nurses board & Social Security tax where paid by taxpayer)
- Obstetrical expenses
- Office visit copays
- Operations & related treatments
- Orthodontia*
- Orthopedic shoes
- Oxygen
- Physically/mentally challenged persons cost for special home
- Physician fees
- Physician recommended swimming pool or spa equipment costs & maintenance
- Prescribed Medicine (including contraceptives)
- Prescription copays
- Psychiatric care
- Psychologist fees
- Routine physicals & other non-diagnostic services & treatments
- "Seeing-eye" dog & its upkeep
- Special communication equipment for the deaf
- Special education for the blind
- Special plumbing for the handicapped
- Sterilization fees
- Surgical fees
- Therapeutic care for drug and alcohol addiction
- Therapy treatments
- Transportation expenses primarily for rendition of medical services, i.e. railroad fare to hospital, cab fare in obstetrical cases
- Tuition at special school for handicapped
- Vitamins (if they require a prescription)
- Wheelchair
- X-rays

* Orthodontia is reimbursed according to your contract with your orthodontist (i.e. if your contract indicates monthly installments of \$150 per month, you can only be reimbursed for each month's installment as it comes due). A copy of the contract is required with your first claim.

Services Generally Not Eligible Include

- Cosmetic treatments
- Elective cosmetic surgery
- Electrolysis
- Face lifts
- Health club dues
- Hair transplants
- Herbs
- Illegal operations or treatments
- Liposuction
- Prescriptions for hair loss
- Tooth whitening

Eligible Over-the-Counter Item Examples

Over-the-counter (OTC) medicines (except insulin) are not eligible for reimbursement without a prescription. However, equipment such as crutches, supplies such as bandages, contact lens solution and diagnostic devices such as blood sugar test kits still qualify for reimbursement without a prescription.

Eligible without a prescription

- Bandages
- Blood Pressure Monitor
- Carpal Tunnel Support
- Contact Lens Solution
- Crutches
- Ear Care
- Eye Care
- Eye Drops (non-medicated)
- First Aid Supplies
- Hearing Aid Batteries
- Personal Test Kits
- Pinworm Treatments
- Pregnancy Tests
- Reading Glasses
- Wound Care (e.g. Gauze)

Items that require a prescription

- Acid Controllers
- Allergy & Sinus medicine
- Antibiotics
- Anti-Diarrheals
- Anti-Gas Products
- Anti-Itch & Insect Bite
- Anti-Parasitic Treatments
- Baby Rash Ointments/Creams
- Cold Sore Remedies
- Cough, Cold & Flu
- Digestive Aids
- Feminine Anti-Fungal/Anti-Itch
- Hemorrhoidal Preps
- Laxatives
- Motion Sickness
- Pain Relievers
- Respiratory Treatments
- Sleep Aids & Sedatives
- Stomach Remedies

csONE Benefit Solutions is here to help you use your Employee Reimbursement Accounts for only eligible expenses. However, your employer and the claims administrator bear no responsibility for your taxes. You remain fully accountable to the IRS to prove the eligibility of any expense you submit. Therefore, you should keep copies of all receipts for your tax records. csONE Benefit Solutions will accept copies of these records with your reimbursement requests.

