

# PINELLAS COUNTY SCHOOLS

## QUICK REFERENCE GUIDE

### SPENDING ACCOUNTS

You can begin using funds in your health FSA and CDHP health fund account on the first day of the plan year. Note: Dependent care funds must be built up prior to becoming available.

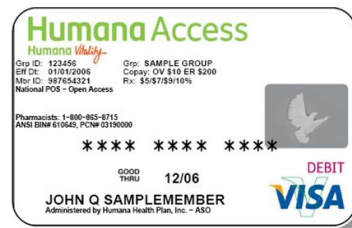
#### ▪ Health Flexible Spending Accounts (FSA)

- ✓ Members enrolled in the FSA receive a Humana Access Visa Card.
- ✓ 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 manual claims submitted 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 Health Fund or Benefit Allowance [aka Personal Care Account (PCA)]

- ✓ Members enrolled in the Consumer Directed Health Plan (CDHP) will also have a Health Fund/Benefit Allowance as part of their coverage.
- ✓ Members will receive a Humana Access Visa Card with the allowance pre-loaded.
- ✓ The amount loaded will depend on the coverage level (tier) and when your coverage becomes effective.
- ✓ This card is also the medical ID card and will have your CDHP benefits listed on the front.
- ✓ The allowance is available for covered Medical and Rx claims.
- ✓ Substantiation is **not** required for Health Fund/Benefit Allowance claims.
- ✓ Unused funds will roll over to the following year.



#### Identifying the Different Accounts/Cards

- ✓ If a member has both the FSA and CDHP Health Fund/Benefit Allowance, they will receive separate cards for each account.
- ✓ The CDHP Health Fund/Benefit Allowance card will have a summary of the medical benefits and member ID in the upper left corner.

#### Claim Payment Guidelines

- ✓ If a member has both accounts FSA and CDHP Health Fund/Benefit Allowance the member can determine which fund to use for medial 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 **MyHumana** (your secure website on [Humana.com](http://Humana.com)) and click on “spending accounts” under the claims and spending section.