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.payflex.com](http://www.payflex.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.