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.inspirafinancial.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.