

## FLEXIBLE SPENDING ACCOUNT

# Using Your FSA Debit Card

Your debit card is a simple and convenient way to use your Flexible Spending Account (FSA) money. It can be used at doctors' offices, medical facilities, dental and vision centers, and pharmacies.



### Paying for Eligible Health Care Expenses

You should only use your debit card for “eligible” or “qualified” expenses. These eligible expenses usually include:

- Health care copays, deductibles or coinsurance
- Dental or vision services
- Prescriptions

It is your responsibility to check the list of eligible expenses before you make a purchase. (You can find the list on the member website — see below.)

### Extending the Plan Year

Your FSA may have a “run-out” period that will allow you to submit claims using the money from last year’s FSA.

- You cannot use your debit card for run-out claims.
- You must submit an online or paper claim form to use your remaining previous plan year balance.

### Tips for Using Your Debit Card

- Before you use your card, always check your account balance to see how much money is in your FSA.
- If your expense is more than the balance on your FSA debit card, you can split it between two payment methods. Tell the person at checkout how much to apply to your FSA debit card. Then, pay the remaining amount with another form of payment.
- When paying at the register you can select credit or debit (You will receive a PIN when you get your debit card.)
- Remember, this card cannot be used to withdraw cash at an ATM and cannot be used to get cash back.
- Save your receipts, as you may need to confirm that your purchase was eligible.
- Keep your FSA debit card. You can use it in future years if you elect an FSA again.

### Manage Your FSA at [highmarkbcbs.com](https://highmarkbcbs.com)

**First-time users must register for an ID and password**

Go to the **Spending** tab to:

- Check your balance
- Review the complete list of eligible expenses under **Covered Expenses**
- Review your debit card payments



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