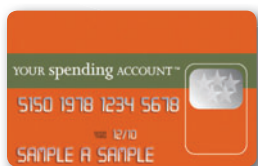


Getting the Most From Your **Flexible Spending Account**



Your employer's flexible spending account (FSA) program allows you to set money aside each year for eligible health care care expenses before taxes are deducted from your paycheck.



How to Use Your YSA Card

As a participant in the program, you have access to the **Your Spending Account card (YSA card)**, which allows you to easily use FSA funds to pay for eligible health care expenses.

Currently, most major pharmacies and grocery, discount, and wholesale stores that accept health care cards are required to have a system in place that allows you to receive automatic approval for eligible purchases when using your YSA card.

When you present your YSA card as payment at an approved merchant or pharmacy, eligible items will be recognized and approved automatically at the point of sale. In most cases, you will not need to follow up and send receipts to Your Spending Account. However, it is always a good idea to save all receipts in the rare case you do need to verify a purchase.

Nonapproved retailers cannot accept the YSA card as payment for eligible health care expenses. When purchasing health care items at these retailers, you will need to use another form of payment and submit a claim to Your Spending Account for reimbursement consideration.



Be Sure to Visit Approved Merchants

Make reimbursement for eligible health care expenses easier by visiting one of the approved retailers below. A full list of approved retailers and eligible expenses can be found on the Your Spending Account website.

- Albertsons
- Costco
- CVS
- drugstore.com
- Giant Eagle
- Jewel
- Kroger
- Kwik Shop
- Longs Drug Stores
- Meijer
- Osco
- Pak N Save
- Safeway
- Sam's Club
- Save-A-Lot
- Sav-On
- Shopko
- Stop & Shop
- Target
- Walgreens
- Wal-Mart
- Wegmans



Tips for Successfully Using Your YSA Card

Save Your Itemized Receipts

Although Your Spending Account will attempt to automatically validate your claims, sometimes it isn't possible. If you don't provide additional documentation when requested, your claim will be denied—possibly resulting in the suspension of your YSA card. If requested, your receipts must include the following information:

- Name of service provider or retailer
- Date of service or purchase
- Identification of drug or product, or description of service
- Purchase amount for each product or service
- Total purchase amount

Choose “Credit” When You Swipe Your Card

The YSA card is a signature-based card. This means you'll be required to provide your signature, just as you would when using a credit card. If you choose the “debit” option, your transaction will not be processed.

Keep Your Account in Good Standing

Only use the YSA card for eligible health care expenses at approved merchants listed on the Your Spending Account website. When requested, provide documentation to validate card purchases by the due date.

Be Patient

Don't pay the coinsurance amount until after your doctor submits the claim to your health plan. The coinsurance amount is generally calculated from a lower adjusted fee that the health plan has negotiated with the doctor.

Avoid Prepaying

Don't use the YSA card to prepay for services not rendered (some plans have orthodontia exceptions; visit the YSA website for details). You may need to pay up front and submit a claim for consideration after you've paid for the service.



Over-the-Counter (OTC) Medicine

In March 2010, the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010 were signed into law. A major provision of this legislation affected the items that are considered eligible for FSA reimbursement. As a result, OTC medicine is no longer eligible for FSA reimbursement without a prescription from your medical provider. In addition, you are no longer able to purchase OTC medicine with the YSA card.

Health care supplies, however, are eligible without a prescription. For additional clarification on the difference between OTC medicine and health care supplies, visit the Your Spending Account website.

Log On



Visit the YSA website for additional information.

By enrolling in the health care FSA and activating the card, you agree that you will only use the card to pay for the eligible medical expenses that you, your spouse, or your eligible dependents incur, and that you will not use the card for any medical expense that has been reimbursed. You also agree that you will not seek reimbursement under any other health plan for any expense paid for with the card, and that you will get and keep any appropriate documentation (including invoices and receipts) for any expense paid with the debit card.

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