

FSA Healthcare Limit • COB Claims • Two FSA Accounts

\$2,500 employee contribution limit

- Q.** Does the IRS employee contribution limit of \$2,500 for Healthcare Flexible Spending Account (FSA) apply to the family or can my family have more than one FSA?
- A.** You can have more than one \$2,500 Healthcare FSA. An employee of a specific (or related employer) can have just one FSA. However, that same person could work for an unrelated employer and have a second \$2,500 Healthcare FSA. The same person's spouse could work for the same or a different employer and have a \$2,500 Healthcare FSA.
- Q.** Does the IRS \$2,500 employee contribution limit affect approval of claims during my plan's grace period?
- A.** No. Grace period claims paid from the prior year's contribution will not affect the current plan year's contribution amount.

More than one health coverage and/or more than one FSA

- Q.** I (or a member of my family) have other insurance coverage. How do I submit claims for reimbursement from my Healthcare Flexible Spending account?
- A.** When you have multiple insurance coverage the expense must be processed by all of the insurance carriers before you submit the claim for reimbursement or use the Benefits Card to pay the remaining balance. You can submit claims manually, through the web portal or you can use your Benefits Card to pay the remaining balance.
- Q.** My spouse and I both have an FSA account. How do we submit claim to using both accounts?
- A.** You can use both accounts, as long as you do not submit the same expense to both accounts for reimbursement. Submit the claims to one or the other FSA account and if there is still an unreimbursed balance that amount can be submitted to the second FSA account. You can submit claims manually, through the web portal or you can use your Benefits Card to pay the remaining balance.
- Q.** My plan offers an AutoPay option. Should I choose AutoPay if I have multiple insurance coverages or more than one Flexible Spending Account?
- A.** You should not choose AutoPay if you have more than one insurance coverage. Only the amount after all the coverage's have processed an eligible expense can be reimbursed by your Flexible Spending Account.

You should not choose AutoPay if one of your enrolled dependents has another FSA account, unless they agree not to use their FSA for expenses covered by your health plan and your FSA.

If you need assistance, you may contact our customer service department at 888-398-8057 or customerservice@benefithelp.com.