

Flexible Spending Account (FSA)



There are Many Benefits to FSAs:

- FSAs are a great way to save you money since they save you tax dollars. Set aside out-of-pocket medical expenses on a pre-tax basis – and save up to 30% depending on your tax bracket.
- Health Care FSAs gives you flexibility – funds are available to you on the first day of the plan year. You can use your funds for health expenses incurred by you, your spouse or eligible tax dependents.
- Dependent Care FSA funds are available as they are deducted from your paycheck and can be used for children up to 12 years old a disabled dependent or elder care for your work-related dependent care expenses.

FSAs are a simple way to set aside money on a pre-tax basis for your out-of-pocket medical, dental, vision and dependent care expenses.

Sign up for the Health Care FSA and/or the Dependent Care FSA.

	Eligible Expenses	Ineligible Expenses
Healthcare FSA	Deductible	Dietary Supplements
	Copayments	Health Insurance Premiums
	Co-insurance	Cosmetic Items
	Dental Expenses	Cosmetic Surgery
	Vision Expenses	Controlled Substances
	Prescriptions	Marriage Counseling
	Over-the-counter Pain Relief	Electric Toothbrush
	Allergy and Cold Products	Weight Loss Products
Dependent Care FSA	Feminine Care Products	Concierge Medical Fees
	Medical Equipment	Retainer Fees
	Day Care Center	Overnight Camp
	In-home Care	Nursing Home Expenses
	Nurse & Preschool	Educational Expenses (Kindergarten and above)
	After School Care	Registration Fees
	Summer Day Camp	Transportation Fees
Sick Child Facility	Tutoring	

Consumer Driven Services
141 Summers Street,
Charleston, WV 25301
1.866.347.3640

Corporate Headquarters
1110 Main Street
Wheeling, WV 26003
1.800.624.6961

cbs.healthplan.org

Flexible Spending Account (FSA)

Debit Card

The debit card is convenient, automatic and simple to track. You do not have to pay cash up front, file a claim or wait for reimbursement.

- Swipe the card like any debit/credit card
- Funds are immediately transferred from your FSA
- Track your card balance on the website listed on the back of the card or on the mobile app
- Save your EOBs and detailed bills for possible substantiation requests (Prescriptions and co-pays are automatically substantiated)



Online Portal

The consumer online portal is available 24/7. Use it to

- Sign up for direct deposit
- Track available balances
- Submit reimbursement requests
- Submit substantiation requested
- View account history
- Get fast answers by starting a chat with THP Chat



Mobile App

Our powerful mobile app has similar functionality to the portal.

- Available for iOS and Android devices
- Use facial recognition or fingerprint login to access account(s) with ease
- Sign up for text messages and alerts
- View your balance from the convenience of your mobile device
- Upload reimbursement requests
- Upload substantiation requests
- Scan a product bar code to determine eligibility of a medical expense
- View important messages about account(s) via text alerts



Health Shopper

FSA eligible items may be purchased via Amazon, allowing participants to take advantage of their Prime membership.



Changes to Your FSA Account are Possible with Qualifying Events Such As:

Health Care:

- Change in marital status
- Change in the number of dependents
- Change in employment status

Dependent Care:

- Change in daycare providers
- Your child turns 13
- The cost of qualified daycare expenses increases or decreases
- A judgement, decree or order requires a change in coverage

Your SPD will have the full list of qualifying events for both Health Care and Dependent Care.



FSA Flyer 11/2020