FLEXIBLE SPENDING ACCOUNT

Paying Expenses with Your FSA

After you receive medical services, the doctor, hospital or other facility will send a claim to your insurance. After your insurance processes the claim, you may have to pay your deductible, your copay or your percentage of the cost. You may have also paid out of your pocket for prescriptions, dental, vision or medical services.

These costs are called "qualifying" or "eligible" expenses. These are expenses that the Internal Revenue Code allows you to pay with money in an FSA.

With your FSA you can:

Pay health care providers (as allowed by your plan) quickly and easily.

Pay yourself back for qualifying expenses that you've already paid.

To get started, log in at **highmarkblueshield.com**. First-time users will need to **Register** for a login ID and password.

HOW TO USE THE CLAIMS TAB

You can go online to see medical and prescription claims processed by your health plan. Here's how to submit these expenses to be paid by your FSA.

- Go to the **Claims** tab to review medical claims that have been processed by your health plan.
- Under **Claims and Payments**, find the claim you want to pay.
- Click **Pay Claim** and follow the instructions.

Review Claims You Have Already Paid With Your FSA

Some claims display a **Pay Claim** button, even if you have already paid for these expenses or don't want to pay them through your FSA.

- You can click on **Pay Claim**, and choose the option, **Mark as Paid**. This will help you track your expenses and avoid duplicate payments.
- If your situation changes, you can uncheck the **Mark as Paid** box. You can then select the **Pay Claims** button to pay the claim online.

HOW TO USE THE SPENDING TAB

If you have already paid for prescription, medical, dental or vision services out of your own pocket, here's how to submit these expenses to be paid back by your FSA. You can also submit expenses for qualified child or adult dependent care to your Dependent Care FSA.

- Go to the **Spending** tab. Click on **Submit New Claim**.
- Follow the instructions to enter details about your expense.
- If you sign up for **Direct Deposit**, you'll receive a fast and secure deposit into your own bank account. Otherwise, you will get a check in the mail to pay you back.

Submit Receipts for Payment

Sometimes, you must provide receipts. This will confirm that your expense qualifies for payment through your FSA.

- Scan or download your receipts and save the scans to your computer. Or, take a picture and upload receipts with your smartphone.
- On the **Spending** tab, click on the **Spending** link to find the claims that require receipts. Click on **Receipt Required**.
- Click **Upload Image** and follow the instructions to attach and submit your saved image.

Watch a video on how to submit receipts. Go to the **Spending** tab, then **Educational Materials**.

HIGHMARKBLUESHIELD.COM