



Madison County Government  
**Safety & Risk Management**

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## MEMORANDUM

TO: Flexible Spending Account Participant

FROM: Cheryl Reynolds, Benefit Manager

DATE: December 21, 2017

SUBJECT: **2018 Flexible Spending Account (FSA) Claims Administration**

Madison County is contracted with UnitedHealthcare to provide FSA and health benefits claims administration. The following highlights important features for managing your account(s):

**Consumer Accounts Card® Debit MasterCard® (CAC) or Health Care Spending Debit MasterCard® (HCSC)**

**Your card is good for four (4) years as long as you continue to enroll in an FSA each year.** The expiration date is on the front of the card. When your card is about to expire, you will receive a new Health Care Spending Debit Card (HCSC). Your FSA debit card is used to pay for eligible out-of-pocket expenses directly from your account(s), eliminating the need to file a paper claim with UHC for reimbursement. **IRS guidelines do require you to save your itemized receipts as part of your tax records and UHC may need additional information to substantiate a claim, especially from a non-participating retailer** (see list of IAS certified participating merchants at [www.sig-is.org](http://www.sig-is.org)).

- New FSA participants and current FSA participants whose debit card expires at the end of 2017 should receive a Health Care Spending Card Debit MasterCard® (HCSC) prior to January 1<sup>st</sup>. **Your new HCSC debit card will need to be activated on or after January 1, 2018, by calling the toll-free number on the activation sticker located on the front of your HCSC debit card.** Additional cards are sent for dependents to sign and use. Only one toll-free call is necessary to activate all HCSC debit cards.
- Once you have activated your HCSC debit card, you must wait one full business day to use it. **Note:** you will not be allowed to use your HCSC debit card to pay for eligible out-of-pocket expenses which were incurred before your card was activated or during the one business day waiting period (i.e. a prescription filled the day of activation, but not purchased or child/elder care incurred, but billed at a later date).
- You can purchase eligible and non-eligible items on the same transaction at an IAS participating merchant, i.e. Walgreens and Wal-Mart. Eligible items will be approved for payment on your HCSC debit card and the remaining non-eligible items may be paid using another form of payment. When utilizing your HCSC debit card, you must select **“Credit”**, not debit after swiping your card.

- **Certain OTC medicines or drugs require a doctor's prescription in order to be eligible for reimbursement from your FSA.** See the "Welcome Brochure" for more information. **When purchasing an OTC medicine or drug at a PHARMACY, you may be able to use your HCSC debit card to pay for it.** Take your doctor's prescription and the OTC medicine or drug to the pharmacist to be filled and have a prescription number assigned. Or, you can submit a paper claim form to UHC with your doctor's prescription and the receipt from the pharmacist that includes: Prescription number, patient's name, date of purchase and dollar amount.
- If you choose not to activate or use your HCSC debit card, you will need to file a paper claim form with UHC for reimbursement "OR", if enrolled in a UHC Choice Plus health benefits plan sponsored by Madison County or the UHC Vision Plan, your eligible out-of-pocket expenses will automatically be reimbursed from your FSA account, at which time, a reimbursement check will be issued to you or direct deposited to your bank account. (See "Automatic Payment" tips below.)
- Most of the above applies to **Health Care Flexible Spending Accounts**. The majority of child/elder care providers are not set up with the appropriate merchant codes required for use of the HCSC debit card. You may want to approach your provider to discuss implementation and ask that they call UHC to become an IIAS certified participating merchant.

#### "Automatic Payment"

If you or your dependents are enrolled in a Madison County sponsored UHC Choice Plus health benefits plan (includes prescription benefits) or the UHC Vision Plan, your eligible out-of-pocket medical, prescription and vision expenses from claims processed by UHC will automatically roll-over to your FSA, at which time, **a reimbursement check will be issued or direct deposited to your bank account for expenses totaling \$25 or more.**

- You may **TURN OFF** "Automatic Payment" by going online to [www.myuhc.com](http://www.myuhc.com). This feature **can be turned off and on throughout the year as often as you like. United Healthcare resets to Automatic Payment each year on January 1<sup>st</sup>. If you wish to turn off, login to myuhc.com and click on the following links: Account Profile>Account Settings>Account Preferences>Automatic FSA/HRA Payment Option> Discontinue.**
- It is important for you to note that **if you have secondary health benefits coverage, you should TURN OFF "Automatic Payment"** as you should not be reimbursed with pre-tax dollars for expenses covered by another plan.
- **If you prefer to claim all eligible expenses at the end of the year** for a lump sum reimbursement, you should **TURN OFF "Automatic Payment"**.

#### General FSA Information

By enrolling in a Flexible Spending Account (FSA), you have reduced your taxable income and have set aside money to use all year long to pay for eligible health and/or child/elder care expenses with pre-tax dollars. Here are a couple of important and useful points to remember:

- **"Use it or lose it" rule**—make sure you expend all your FSA funds during the calendar year or you will lose the funds remaining in your account. ***The deadline to submit expenses incurred in 2018 for reimbursement is MARCH 31, 2019.***
- Your IRS qualified dependent's out-of-pocket expenses are also eligible for reimbursement through your FSA even if he/she/is not covered under your health benefits plan.

- If you would like your FSA reimbursements to be direct deposited to your bank account, **you must set up DIRECT DEPOSIT** online at [www.myuhc.com](http://www.myuhc.com). You may set up or stop direct deposit throughout the year as often as you wish.
- You can **manage and track your FSA account(s)** and view a **list of IRS Code 213(d) eligible and ineligible health care expenses** on line at [www.myuhc.com](http://www.myuhc.com). **As a new FSA participant, you will not be able to access your Flexible Spending Account information online until your FSA becomes effective.** A list of eligible and ineligible FSA expenses is also available on line at [www.irs.gov](http://www.irs.gov) (IRS Publication 502) or by calling 1-800-Tax-Form (1-800-829-3676).
- **Per the Affordable Care Act, over-the-counter (OTC) medications, without a prescription, are not eligible for reimbursement from your FSA.** However, insulin, prescription medicines and some OTC supplies—such as bandages, crutches, blood sugar test kits and contact solution continue to be eligible. See the attached “Welcome Brochure” for more information. **When submitting an OTC claim to UHC** for reimbursement, be sure to include your doctor’s prescription and a receipt from the pharmacist which includes the prescription number, patient’s name, date of purchase and dollar amount with your completed claim form.
- If your civil union partner or their child(ren) does not meet the federal tax definition of a dependent, their out-of-pocket expenses will not be eligible for reimbursement from your FSA.
- You will receive a **monthly** FSA statement from UnitedHealthcare in the mail.
- UHC issues reimbursement checks and makes direct deposits **daily**. See the UHC Claims Admin & Timeline document for more information.
- FSA participants not enrolled in a Madison County Government Group Health Benefits Plan Option (UHC Choice Plus) can register on myuhc.com to view their FSA details by entering the FSA Policy #715793 for the group number and your social security number for the member ID#.
- **Additional FSA documents** are available online via the Madison County website at <http://www.co.madison.il.us/benefits>. From the Benefits page, click on the FSA Flexible Spending Account link.

### [FSA Assistance](#)

- **FSA Customer Service—Health Care and Dependent Care FSA Claims Issues: 1-877-311-7849** (available 7:00am to 9:00 pm CST)
- **Fax # for FSA Claims Submission: 1-866-262-6354**
- **FSA (CAC, HCSC) debit card Customer Service: 1-866-755-2648** (available 24 hours/day)
- **OptumRx Customer Service** (when your claim involves a prescription obtained through your prescription program): **1-888-290-5416**
- **Login to [www.myuhc.com](http://www.myuhc.com)** or use your **Health4Me App** to manage your Flexible Spending Account(s).

If you have general FSA questions, you may contact Cheryl Reynolds in the Safety & Risk Management Department at 618-296-4566.