



HEALTH CARE FUNDING GUIDE

Your Health Care FSA



A flexible spending account for health and medical expenses





The easy way to save for your health and medical expenses

Even the healthiest families have medical expenses each year — like copays, prescriptions, new glasses and dental costs. A Flexible Spending Account (FSA) is perfect for setting aside money to pay for those costs when they come around.



What's an FSA?

An FSA lets you set aside money to pay for health care expenses. It can help you save money because you fund it with pre-tax dollars.

With a Health Care FSA, you can:

- › Take pre-tax dollars from your pay check to fund your FSA.
- › Reduce your taxable income and save on taxes.
- › Have money on hand for your health and medical needs.

What you should know about a health care FSA



What can you use it for?

You'll want to be careful to only use your FSA money on health care expenses like:

- › Deductibles
- › Copays
- › Coinsurance
- › Dental and vision care
- › Glasses, contact lenses, braces and hearing aids
- › Prescription drugs
- › Over-the-counter medications



How much to set aside

To help you guess what you'll use, start by reviewing your health care expenses (including dental and vision costs) for the past two years.

Use your Personal Health Statements from your account at **bcbst.com**. They give you full details of all your health care claims and expenses, including dental and vision, for the past two years.



Making changes

You can change your contribution amount only if you have a big life event or family status change, such as a:

- › Marriage
- › Divorce
- › Birth
- › Adoption
- › Job change



Be sure to use your funds each year.

Only set aside as much money as you'll spend on health expenses for one year. While the IRS allows you to contribute up to \$3,050 in 2023 and \$3,200 in 2024, health care FSA funds don't carry over to the next year unless your employer has told you differently.

How health care FSAs work

Funding Your FSA

- 1 Decide how much money you want to put in the FSA (up \$3,050 in 2023 and \$3,200 in 2024).
- 2 Ask your employer to withhold a portion of that amount each pay period, which will go into your FSA before taxes.
- 3 Use your FSA funds throughout the year to pay for qualified health care expenses.
- 4 Remember, your FSA funds don't carry over from year to year, so make sure you spend all of your money by the end of the year.



Using your FSA

- 1 Visit a provider in your network.
- 2 Pay the provider for your care.
- 3 The provider will submit a claim to us.
- 4 We'll automatically reimburse you from your FSA. If you want more control over your FSA, you can manually file claims for only the expenses you want the FSA to cover.

You can easily check your claims and FSA balance anytime by logging in to **bcbst.com**.

Here's an example of how you save with an FSA

John estimates that his family will spend at least \$3,200 for copays, deductibles, out-of-pocket drug costs, eyeglasses and braces for his daughter. Funding an FSA will help him pay for care with pre-tax dollars.

How John Saves

	With an FSA (pre-tax dollars)	Without an FSA (after-tax dollars)
Annual Earnings	\$ 30,000	\$ 30,000
Pre-Tax Contribution	\$ 3,200	
Taxable Income	\$ 26,800	\$ 30,000
Taxes*	\$ 6,700	\$ 7,500
Take-Home Pay	\$ 20,100	\$ 22,500
Health Care Costs		\$ 3,200
Spendable Income	\$ 20,100	\$ 19,300
John's Savings	\$ 800	

*Based on a 25% tax rate (includes federal, state and Social Security/FICA)



John's expenses are the same with or without an FSA, but by funding a health care FSA with pre-tax dollars, he saves **\$800**.

BlueCross BlueShield of Tennessee (BlueCross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. BlueCross does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

BlueCross:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified interpreters and (2) written information in other formats, such as large print, audio and accessible electronic formats.
- Provides free language services to people whose primary language is not English, such as: (1) qualified interpreters and (2) written information in other languages.

If you need these services, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711).

If you believe that BlueCross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance ("Nondiscrimination Grievance"). For help with preparing and submitting your Nondiscrimination Grievance, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711). They can provide you with the appropriate form to use in submitting a Nondiscrimination Grievance. You can file a Nondiscrimination Grievance in person or by mail, fax or email. Address your Nondiscrimination Grievance to: Nondiscrimination Compliance Coordinator; c/o Manager, Operations, Member Benefits Administration; 1 Cameron Hill Circle, Suite 0019, Chattanooga, TN 37402-0019; (423) 591-9208 (fax); Nondiscrimination_OfficeGM@bcbst.com (email).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association.

BlueCross BlueShield of Tennessee is a Qualified Health Plan Issuer in the Health Insurance Marketplace.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Si usted es miembro, llame al número de Servicio de atención a miembros que figura al reverso de su tarjeta de identificación de Miembro o al 1-800-565-9140 (TTY: 1-800-848-0298).

ملحوظة: إذا كنت تتحدث انكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالامجان. إذا كنت عضواً، فاتصل برقم خدمة الأعضاء الموجود على ظهر بطاقة هوية العضو أو بالرقم 1-800-565-9140 (الهاتف النصي: 1-800-848-0298).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。若您是會員，請撥打會員 ID 卡背面的會員服務部號碼或 1-800-565-9140 (聽障專線 (TTY) : 1-800-848-0298)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Nếu quý vị là hội viên, hãy gọi đến số Dịch vụ Hội viên ở mặt sau thẻ ID Hội viên của quý vị hoặc 1-800-565-9140 (TTY: 1-800-848-0298).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 가입자의 경우, 가입자 ID 카드 뒷면의 가입자 서비스 전화번호 또는 1-800-565-9140(TTY: 1-800-848-0298) 번으로 전화하시기 바랍니다.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Si vous êtes adhérent, appelez le numéro du Service adhérents indiqué au dos de votre carte d'assuré adhérent ou appelez le 1-800-565-9140 (TTY/ATS : 1-800-848-0298).

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ຖ້າທ່ານເປັນສະມາຊິກ, ໃຫ້ໂທທ່ານເຂົ້າໂຮງຝຣັ່ງບໍລິການສະມາຊິກທີ່ມີຢູ່ດ້ານຫຼັງບັດ ID ສະມາຊິກຂອງທ່ານ ຫຼື 1-800-565-9140 (TTY: 1-800-848-0298).

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች፣ በነጻ ሊያገኙዎት ተስጋጅተዋል። አባል ከሆኑ፣ በአባልነት መታወቁያዎ ጀርባ ላይ በሚገኘው የአባል አገልግሎት ቁጥር ወይም በ 1-800-565-9140 (መስማት ለተሳታፊዎች: TTY: 1-800-848-0298) ይያዩ።

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Falls Sie ein Mitglied sind, rufen Sie die Nummer des Mitgliederdienstes auf der Rückseite Ihrer Mitglieds-ID-Karte oder 1-800-565-9140 (TTY: 1-800-848-0298) an.

સુચના: જો તમે ગુજરાતી બોલતા છો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. જો તમે સભ્ય છો, તો તમારા સભ્ય આઈડી કાર્ડની પાછળના સભ્ય સર્વિસ નંબર ઉપર અથવા 1-800-565-9140 (TTY: 1-800-848-0298) પર ડાલ કરો.

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。会員のお客様は、会員IDカードの裏面に記載の会員サービス番号あるいは1-800-565-9140 (TTY: 1-800-848-0298)まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Kung ikaw ay isang miyembro, tawagan ang numero ng Serbisyo sa Miyembro na nasa likod ng iyong Kard ng ID ng Miyembro o sa 1-800-565-9140 (TTY: 1-800-848-0298).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। अगर आप सदस्य हैं तो अपने सदस्य आईडी कार्ड के पीछे दिए गए नंबर या 1-800-565-9140 (TTY: 1-800-848-0298) पर सदस्य सेवा नंबर पर फोन करें।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Если Вы являетесь участником, позвоните в отдел обслуживания участников по номеру, указанному на обратной стороне Вашей идентификационной карты участника, или по номеру 1-800-565-9140 (TTY: 1-800-848-0298).

توجه: اگر بہ زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. در صورتیکه عضو هستید، با شماره خدمات اعضا در پشت کارت شناسایی عضو خود یا 1-800-565-9140 (TTY: 1-800-848-0298) تماس بگیرید.

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Si ou se yon manm, rele nimewo Sèvis Manm ki sou do kat ID Manm ou an oswa 1-800-565-9140 (TTY: 1-800-848-0298).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Członkowie mogą dzwonić pod numer działu Member Service podczas na odwrocie karty identyfikacyjnej członka lub numer 1-800-565-9140 (TTY: 1-800-848-0298).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Caso seja membro, ligue para o telefone do serviço de Atendimento ao Membro informado no verso de seu cartão de identificação de membro ou para 1-800-565-9140 (TTY: 1-800-848-0298).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Se è un membro, chiami il numero del Servizio per i membri riportato sul retro della Sua scheda identificativa del membro oppure il numero 1-800-565-9140 (TTY: 1-800-848-0298).

Díí baa akó nínizín: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'anída'áwo'déé', t'áá jiił'eh, éí ná hółó. Naaltsoos bee ná ha'dít'éego, Naaltsoos Bá Hada'dít'éhígíí ninaaltsoos nit'ízi bee neéhozinígíí bine'déé' Naaltsoos Bá Hada'dít'éhígíí Bee Áka'anída'áwo'í bíbéeš bee hane'í biká'ígíí bee hodílnih doodago 1-800-565-9140 (Doo Adinits'agóogo q TTY: 1-800-848-0298) bee hodílnih.

For a complete list of qualifying expenses for your health care FSA, talk to your tax advisor or visit **bcbst.com**. You can also find additional details and FSA claim forms at **bcbst.com**. If you have specific questions about your BlueCross FSA, your Consumer Coach is ready to help.



Just call **1-800-527-9206**



Email **ConsumerCoach@bcbst.com**



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