



Your Limited Purpose FSA

A FLEXIBLE SPENDING ACCOUNT TO USE WITH YOUR HEALTH SAVINGS ACCOUNT



Enjoy the tax-saving benefits of a Limited-Purpose Flexible Spending Account (FSA) from BlueCross BlueShield of Tennessee. The Limited-Purpose FSA is specifically designed to work with your high-deductible health plan and health savings account (HSA) to help you plan and save for health expenses.

WHAT IS A LIMITED-PURPOSE FSA?

A limited-purpose FSA allows you to set aside money specifically to pay out-of-pocket dental or vision expenses for you or your family.

This type of FSA helps you save money because you fund it with pre-tax dollars, and it allows you to hold on to your HSA funds for other medical expenses.

THE EASY WAY TO SAVE ON
YOUR HEALTH CARE COSTS



WHAT YOU SHOULD KNOW ABOUT A LIMITED-PURPOSE FSA

QUALIFIED EXPENSES

Limited-purpose FSA funds can only be used to pay for qualified dental or vision expenses. For example, your limited-purpose FSA could pay for:

- Dental exams
- Dental copays, deductibles and coinsurance
- Braces
- Vision exams
- Vision copays, deductibles and coinsurance
- Eyeglasses or contact lenses

FSA FUNDS EXPIRE AFTER ONE YEAR

The goal is to contribute only as much money as you'll need for one year. While the IRS allows you to contribute up to \$2,600 in 2017 or \$2,650 in 2018, limited-purpose FSA funds do not carry over to the next year, unless your employer has selected a grace period or carryover provision.

YOUR CONTRIBUTION AMOUNT

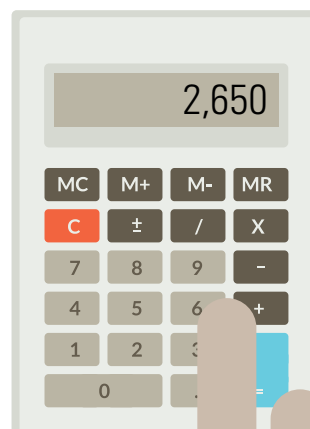
Estimating the right amount to contribute is very important because you only want to put in what you will use. A good starting point is to consider how much you will fund your HSA, then review your dental and vision expenses for the past two years.

Use your Personal Health Statements in BlueAccess, the secure member area of **bcbst.com**. They give you full details of all your health care claims and expenses, including dental and vision, for the past two years.

CONTRIBUTION CHANGES

You can change your election amount only if you have a qualifying event or family status change, such as a:

- Marriage
- Divorce
- Birth
- Adoption
- Job change



HOW A LIMITED-PURPOSE FSA WORKS

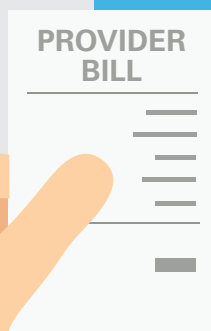
FUNDING YOUR FSA



- 1 Decide how much money you want to put in the FSA (up to \$2,600 in 2017 or \$2,650 in 2018).
- 2 Ask your employer to withhold an equal part 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 dental and vision expenses.
- 4 Remember, your FSA funds do not carry over, 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 BlueCross.
- 4 BlueCross will 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 using BlueAccessSM, the secure member section of bcbst.com.

A FLEXIBLE SPENDING ACCOUNT CAN HELP YOU SAVE ON TAXES

HERE'S AN EXAMPLE OF HOW YOU SAVE WITH AN FSA

Tom looks at his family's dental and vision needs for next year. He estimates they will spend at least \$2,650 for dental and vision exams, his contacts, eyeglasses for his son and wife, as well as braces for his daughter.

Tom has an HSA and he knows he can save that money for the future. If he funds an FSA, he will have another way to pay for care with pre-tax dollars.

HOW TOM SAVES	With an FSA (pre-tax dollars)	Without an FSA (after-tax dollars)
Annual Earnings	\$ 30,000.00	\$ 30,000
Pre-Tax Contribution	\$ 2,650.00	
Taxable Income	\$ 27,350.00	\$ 30,000
Taxes*	\$ 6,837.50	\$ 7,500
Take-Home Pay	\$ 20,512.50	\$ 22,500
Health Care Costs		\$ 2,650
Spendable Income	\$ 20,512.50	\$ 19,850
TOM'S SAVINGS	\$ 662.50	

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



Tom's expenses are the same with or without an FSA, but by funding a health care FSA with pre-tax dollars, he saves \$662.50.



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.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-565-9140 (TTY: 1-800-848-0298).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-565-9140 (رقم هاتف الصم والبكم: 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。請致電 1-800-565-9140 (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. Gọi số 1-800-565-9140 (TTY:1-800-848-0298).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-565-9140 (TTY: 1-800-848-0298) 번으로 전화해 주십시오.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-565-9140 (ATS : 1-800-848-0298).

ໂປດຊາບ: ຖ້າ ງວ່າ ທ່ານ ດົວ ພາສາ ລາວ, ການ ບໍລິ ການ ລູ ວ່າ ຫາ ອັ ສັ ງ ນ ພາ ສາ, ໂດ ຍ ບ ສ ວ ື ອ ື າ, ແ ມ ນ ມ ພ ອ ມ ທ ຫ ທ ນ. ໂທ ສ 1-800-565-9140 (TTY: 1-800-848-0298).

ማሳሰቢያ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች፣ በነጻ ሊያገዝዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 1-800-565-9140 (መስማት ለተሳናቸው: 1-800-848-0298).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-565-9140 (TTY: 1-800-848-0298).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-565-9140 (TTY:1-800-848-0298)

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。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. Tumawag 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। 1-800-565-9140 (TTY:1-800-848-0298) पर कॉल करें।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-565-9140 (телетайп: 1-800-848-0298).

-توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با تماس بگیرد. 1-800-565-9140 (TTY:1-800-848-0298)

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-565-9140 (TTY: 1-800-848-0298).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-565-9140 (TTY: 1-800-848-0298).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue 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. Chiamare il numero 1-800-565-9140 (TTY: 1-800-848-0298).

Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hółó, kojí' hódííłnih 1-800-565-9140 (TTY: 1-800-848-0298).

For a complete list of qualifying expenses for your limited-purpose 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 FSA from BlueCross BlueShield of Tennessee, your Consumer Coach is ready to help. Just call:



1-800-527-9206 or email



ConsumerCoach@bcbst.com