

REIMBURSEMENT ACCOUNTS

Member responsibilities

For more information

View your HealthEquity account online or view a list of qualified medical expenses at

MyHealthEquity.com

If you have questions about your reimbursement account, please contact HealthEquity at

1.877.288.0719

It is important that you understand the process of reimbursement for qualified medical expenses to avoid any tax penalties.

Substantiation

HealthEquity administers your account, but it is your responsibility to validate that you are only being reimbursed for eligible expenses within the IRS guidelines. Here are a few key things you should know:

1. HealthEquity does not monitor your account to ensure that you are withdrawing the correct amounts for each of your medical expenses. It is your responsibility to substantiate your expenses using the medical claim for services rendered.
2. HealthEquity does not dictate or restrict your spending from your reimbursement account since it is your responsibility to ensure that funds are only being used for qualified medical expenses. It is your responsibility to provide appropriate documentation (i.e. receipts) to support your reimbursement claims.

Process to request reimbursement

Easily reimburse yourself from your FSA for payments you made out-of-pocket:

1. From the 'Claims & Payments' tab, select 'Request Reimbursement.'
2. Select to have the funds come out of your FSA and then select 'Enter claim record and send payment before clicking 'Next.'
3. Select 'Reimburse Me.'
4. Choose to enter new expense or select an existing expense if HealthEquity has received claim information from your insurance.
 - Clicking 'New' will allow you to enter specific claim details such as the provider originally paid, patient, and date(s) of service.
5. The 'Payment Detail' page will allow you to enter the amount of the expense, as well as how you would like to be reimbursed.
6. If you have not done so already, you can add your banking information (for EFTs) directly on the member portal by clicking 'Add Account.'
 - Clicking 'Next' will take you to a review page to confirm the payment before it is sent.

If you would like to schedule reimbursements, instead of completing the 'Amount' section, select the button for 'Scheduled Payments.' You will be able to specify the number of reimbursements you would like, the amount of each reimbursement, and the date you would like them to be paid out.



HealthEquity

15 W. Scenic Pointe Drive, Ste. 100
Draper, UT 84020 | www.HealthEquity.com

Nothing in this communication is intended as legal, tax, financial, or medical advice. Always consult a professional when making life changing decisions. In addition to restrictions imposed by law, your employer may limit what expenses are eligible for reimbursements. It is the member's responsibility to ensure eligibility requirements as well as if they are eligible for the plan and expenses submitted. One should consult a tax advisor as individual factors and situations vary.

Blue Cross and Blue Shield of Alabama is an independent licensee of the Blue Cross and Blue Shield Association.

HealthEquity, Inc. is an independent entity that provides HSA and HRA/FSA administrative services to eligible members of Blue Cross and Blue Shield of Alabama. Blue®, Cross®, Shield®, and the Cross and Shield Symbols are registered trademarks of the Blue Cross and Blue Shield Association. All other marks are the property of their respective owners.

Copyright © 2017 HealthEquity, Inc. All rights reserved.

Alabama_Reimbursement_accounts-member_responsibilities_Nov_2017