Spotlight on the Health Plans

How Do I Use the Health Care Flexible Spending Account?

The Health Care Flexible Spending Account (FSA) is funded with pre-tax dollars and used by you to pay for eligible out-of-pocket medical expenses for the current plan year. A list of qualifying expenses is available in IRS Publication 502.

For many employees, BU is making a contribution to the Health Care FSA in 2016. This is something new! If you are enrolled in the BCBS PPO and your annual base salary is less than $100,000, BU is making a contribution to your Health Care FSA based on your annual salary and your level of health plan coverage as described in the table below.

<table>
<thead>
<tr>
<th>Salary Tier</th>
<th>2016 FSA Contribution from BU</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
</tr>
<tr>
<td>&lt; $70,000</td>
<td>$250</td>
</tr>
<tr>
<td>$70,000 – $100,000</td>
<td>$125</td>
</tr>
<tr>
<td>&gt; $100,000</td>
<td>No Contribution</td>
</tr>
</tbody>
</table>

P&A Group is the plan administrator. There are several methods available for you to use your FSA.

- **Your Debit Card**
  You will receive a debit card from P&A Group which is pre-loaded with contributions from you and BU for the current plan year. Use the card to pay for copayments, deductibles, and coinsurance when you visit your physician or retail pharmacy.

- **Submit Claims Online**
  You may submit your claim online at the P&A Group website. Before submitting an online claim you will need to register to create a password and username.
  - **How to Register Online**
    You can register to set up an online account with P&A Group. Among other things, registering will allow you to submit your claims online, and use the website to check account balances and the status of claims.
    - Go to the P&A Group website and select the tab for Participants.
    - On the right hand side of the webpage there is a section titled, “Log into My Benefits.” Just click on the link “First time logging in, click here.”
    - When prompted to enter your Social Security Number, you should provide your University ID# instead. Then follow the instructions to set up your account and your preferences.

- **Fax Your Claim**
  Complete the FSA Claim Form and fax it along with your receipts to:
  Toll-free 1-877-855-7105 or 1-716-855-7105

- **Mail Your Claim**
  Complete the FSA Claim Form and mail it along with your receipts to:
  Flex Department
  P&A Group
  17 Court Street, Suite 500
  Buffalo, NY 14202-3204

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