

Easy Access to Your BlueSaverSM FSA Funds

Once you establish your BlueSaver FSA, Independence Blue Cross provides three convenient ways for you to access your funds:

- Visa® Debit Card
- Automatic Claims Submission
- Paper Claims Submission

Visa® Debit Card

Your debit card can be used to pay for eligible copay expenses (i.e., doctor's office and prescription drug copays) included under your employer's BlueSaver FSA plan. The money can come out of your medical FSA automatically—there is no out-of-pocket payment, no claim form to submit and no waiting for a reimbursement check. Your employer designates the providers and services eligible for use with your debit card. Depending on your plan, these may include hospitals, doctors' and dental offices and pharmacies. The debit card can only be used to pay for qualified expenses under your medical FSA. Keep your receipts from your debit card transactions. You may be required to submit your receipts to substantiate that certain expenses are eligible.

Automatic Claims Submission

With automatic claims submission, the portion of medical claims that you owe will be automatically deducted from your available BlueSaver FSA funds after your claim is processed. Deductibles, coinsurance and inpatient hospital copays are examples of expenses that can be reimbursed from your BlueSaver FSA. With automatic claims submission, there's no need to pay upfront, submit a claim or wait for reimbursement. Automatic claims submission is only available for qualified medical expenses under the medical FSA.

Paper Claims Submission

If you choose not to use your debit card, you can always submit a claim form with a receipt for reimbursement. You will also need to submit a claim form for dental and vision care as well as items eligible under your BlueSaver FSA that are not covered by your medical plan. You can have reimbursements deposited directly into your bank account.

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**Independence
Blue Cross**

Knowledge. Choice. Independence.
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