

Easy access to your BlueSaverSM FSA funds



Independence Blue Cross provides two convenient ways for you to access your funds

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

- Automatic claims submission
- Paper claims submission

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 up front, submit a claim, or wait for reimbursement. Automatic claims submission is available only for qualified medical expenses under the medical FSA.

Paper Claims Submission

You can also submit a claim form with a receipt for reimbursement. You will always 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 may have reimbursements deposited directly into your bank account.



We're here for you every step of the way.

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Independence Blue Cross offers products directly, through its subsidiaries Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield— independent licensees of the Blue Cross and Blue Shield Association.