

FLEXIBLE SPENDING ACCOUNT (FSA)

The Flexible Spending Account (FSA) is a way for employees to save money! FSAs provide a vehicle for employees to reduce their payments for out-of-pocket medical, dental, vision or dependent care expenses without paying federal, state, or FICA taxes. This means employees can put money aside each pay period on a pre-tax basis in a;

HealthCare (medical) Reimbursement Account
Dependent Day Care Reimbursement Account

[Eligible and Ineligible Expenses under the FSA](#)
[Information on the \\$500 carryover provision on your FSA](#)

How to enroll: Employees have the opportunity to enroll in the HealthCare and Dependent Day Care flexible spending accounts as a new hire or during the annual open enrollment period by completing the online enrollment process.

Annual Plan Election: At time of enrollment, you will need to indicate your annual plan election. Your annual plan year election is the estimated eligible expenses that you will incur and spend between your effective date and December 31st. The online enrollment system will calculate your pay period deduction based on your annual election. Open enrollment participants are required to make a new election if continuing in either the Healthcare or Dependent Day Care FSA. If you do not make a new election for January 1st, the FSA will terminate and payroll deductions will stop on December 31st.

Maximum allowable election can be:

\$2,500 for healthcare and/or
\$5,000 for dependent day care

Cigna Flexible Spending Account Debit Card: Participants enrolled in the medical FSA will receive a Cigna Flexible Spending Account debit card (additional cards can be requested). This card can be used to pay for medical expenses allowed under IRS guidelines during the plan year. When using this card all transactions are subject to an audit and a valid receipt can be requested by Cigna for any reason at any time. Your FSA card may be suspended if you do not provide requested information to Cigna. A valid receipt may be the Explanation of Benefits from the insurance company or an actual paper detailed receipt from the vendor where the card was used. It is advised that you keep all receipts or EOB's so that if you are requested by the administrator to provide this information you can access them easily and not receive tax implications at the end of the plan year. ** This card cannot be used for childcare expenses.

[Cigna Flexible Spending Account Health Care Debit Card](#)

How to file for reimbursement when not using the Debit Card or reimbursement for Childcare: You have 2 options in requesting for reimbursement.

1) Go to www.mycigna.com register or sign in to submit your request.

2) Complete the

[CignaChoice Fund Reimbursement Request Form](#) (for Medical Claims)

[CignaChoice Fund Dependent Care Reimbursement Request Form](#)

Completed reimbursement forms, necessary receipts and/or other required documents need to be faxed to 1-877-823-8953 or (859)410-2432 **OR** Mail to: CIGNA, P.O. Box 182223, Chattanooga, TN 37422-7223.

[Dependent FSA – How to submit for reimbursement](#)

Questions regarding the Flexible Spending Account program please contact:

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(or)

Cigna Customer services: 1-800-244-6224

www.mycigna.com