



Frequently Asked Questions for Healthcare Flexible Spending Account (HCFSA) and Dependent Care Flexible Spending Account (DCFSA) with HSA Bank

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Timeline – Key Dates to Know for FSA Benefits Transition

2023	
Late December	HSA Bank welcome kit and debit card will be mailed to your home address.
December 31	Last day to file HCFSAs and DCFSAs to Smart Choice. All Smart Choice debit cards will be deactivated after this date.
2024	
January 1	All expenses with dates of service in 2024 can be filed to HSA Bank.
January 1 – 26	Blackout period for transition of 2023 HCFSAs and DCFSAs from Smart Choice to HSA Bank.
January 27	From this date forward all 2023 claims can be filed to HSA Bank for reimbursement that were not previously filed to Smart Choice. Any 2023 FSA rollover amount (up to the IRS Maximum), will also be available in your 2024 HCFA to use for 2024 services.
March 31	Last day to file 2023 HCFSAs and DCFSAs to HSA Bank

Overview and Account Transition to HSA Bank

What changes are happening to my accounts?

Our Healthcare FSA (HCFA) and Dependent Care FSA (DCFA) will be administered by HSA Bank beginning on January 1, 2024. **IMPORTANT:** While HSA Bank administers a variety of spending accounts, including Health Savings Accounts (HSAs) our HSA administration will remain with Optum Bank.

If I have a current HCFA and/or DCFA with Smart Choice, what are my actions?

You should file all claims incurred in 2023 to Smart Choice by December 31, 2023, to avoid delay in reimbursement. HSA Bank will not be able to process any claims incurred in 2023 until January 27, 2024.

Will I automatically be enrolled in an account at HSA Bank based on my prior elections?

No, you will not automatically be enrolled in an account with HSA Bank for 2024. If you would like to continue participation in any of these accounts, you must enroll during open enrollment.

If I have questions, can I call HSA Bank directly?

Yes. Contact the Client Assistance Center available 24 hours a day, 7 days a week, at **877-525-7122**.

Welcome Kit and Debit Card

Will I receive a new debit card or information from HSA Bank?

Yes, if you elect HCFSA and/or DCFSA for 2024, you'll receive a welcome kit and new HSA Bank debit card by the last week of December. The welcome kit will be mailed in a separate envelope from your debit card.

If I'm enrolled in the DCFSA, how does the HSA Bank debit card work at childcare providers?

HSA Bank's debit card is programmed to allow debit card transactions for any provider who is registered on the debit card network as a childcare/eldercare provider. If the provider has this designation your HSA Bank debit card will work at their terminal. For providers that offer services in addition to childcare/eldercare (examples: gyms, churches, not-for-profit groups, etc.), they may not be registered in the debit card network as a childcare/eldercare provider. When they are not listed with this designation your debit card will not work at their terminal and you will need to file manual claims to HSA Bank to receive reimbursement or pay the provider directly.

If I'm enrolled in multiple accounts and the same card is used for all accounts, how do expenses get withdrawn from the correct account?

HSA Bank's debit card is automatically programmed to withdraw funds from the appropriate account based upon your elections and where your card is used. As an example, card usage at medical, pharmacy, vision and dental providers will always be withdrawn from HCFSA. Card usage for dependent care providers will be drawn from the DCFSA.

How do I activate my new debit card?

Your new card will be activated the first time you use it. You can use your new card to pay for IRS-qualified healthcare expenses at places such as doctors' offices, hospitals, pharmacies, dentists' offices, vision providers and dependent care providers.

Be sure to cancel any recurring payment transactions associated with your Smart Choice debit card as it will be deactivated December 31, 2023.

What types of expenses can I use my debit card for?

The HSA Bank Health Benefits Debit Card can be used to pay for all IRS 213(d) qualified medical, prescription, dental, vision, and dependent care expenses. [Learn more.](#)

Is there a cost for ordering additional debit cards?

There is no charge to order additional debit cards. Additional cards may be ordered via the HSA Bank website at myaccounts.hsabank.com or by calling the Client Assistance Center at 877-525-7122.

Can I request an HSA Bank debit card with my dependent's name on it?

Yes, you can request a debit card with the name of your dependent on it.

What happens if the debit card doesn't arrive by January 1, 2024?

If for some reason you don't receive your new debit card by January 1, 2024, you can contact the HSA Bank Client Assistance Center at **877-525-7122** to see when your cards were mailed.

What happens if the HSA Bank debit card is stolen, and money is withdrawn?

If your HSA Bank Debit card is lost or stolen, please contact the HSA Bank Client Assistance Center at **855-731-5220**. If money is withdrawn, you can file a dispute with the HSA Bank Client Assistance Center.

Account Access

How can I access my HSA Bank accounts?

HSA Bank Member Website

Once you receive your welcome kit, you can access your new HSA Bank accounts directly through HSA Bank's Member Website at myaccounts.hsabank.com and establish your online account by using the "New user? Create login." link.

After January 1, 2024, you can also access the HSA Bank Member Website from the Dentsu BenefitsPlus site, <https://compass.empyreanbenefits.com/dentsu>. Here you will find a tile for HSA Bank and can utilize the 'View Additional Account Details' button to be taken directly to your account on the HSA Bank Member Website.

Does HSA Bank have a mobile app?

Yes, HSA Bank has a mobile app. Safe and secure, the HSA Bank Mobile App offers real-time access for all your account needs, 24 hours a day, 7 days a week. It's simple, intuitive, and convenient. You can download the mobile app at Google Play or the App Store. The mobile app is a free download; however, you should check with your wireless provider for any associated fees for accessing the internet from your device.

Flexible Spending Account (FSA) FAQ

What are the differences between an HCFSA and a DCFSA?

FSAs are tax-advantaged financial accounts used to pay for eligible healthcare expenses for yourself, your spouse, and your dependents. Your taxable income is reduced by the amount you elect to contribute to your FSA for the year.

A Healthcare FSA allows reimbursement for all eligible healthcare expenses which include but are not limited to medical, dental, vision and pharmacy expenses.

A Dependent Care FSA allows reimbursement of dependent care expenses, such as daycare or eldercare, incurred by eligible tax dependents.

Visit hsabank.com/QME for a list of qualified expenses.

When are my FSA funds available to use?

If you're enrolled in the HCFSA your full annual election amount is available for use immediately on January 1. If you're enrolled in the DCFSA, funds are available for reimbursement up to the balance in your account.

How can I access my funds and file claims?

HSA Bank Health Benefits Debit Card – You may use your debit card at point of sale or after you receive a medical bill from your provider.

Direct Pay to Provider – Submit your claim [online](#) and include your provider’s billing address. Once the claim is validated and substantiated, a check is sent to your provider to the address you specified on the claim.

Mobile App – Easily file a claim and take a picture of your receipt for upload. You can choose to issue payment directly to a provider or request reimbursement by direct deposit or paper check.

Paper Form – Download the Reimbursement Request Form [online](#) and follow the instructions on the form.

Do I need to submit receipts for my FSA claims?

The IRS has established specific guidelines that require all FSA transactions including those made with your HSA Bank debit card to be substantiated (verifying the purchase was for an IRS-qualified medical expense).

HSA Bank will attempt to auto-substantiate debit card claims through various methods. For those times when auto-substantiation is not possible, we’ll send you a letter reminding you to submit the proper documentation

What information needs to be included in my receipt?

For HSA Bank to approve a claim, you must submit an itemized receipt or Explanation of Benefits with the following information:

1. Patient Name: Name of person for whom product/service was purchased.
2. Provider Name: Name of provider or merchant of service or product.
3. Date of Service: Date service was performed, or item purchased.
4. Type of Service: Detailed description of service provided, or item purchased.
5. Cost: Amount paid for product/service and/or portion not covered by your insurance.

If an ineligible expense has been determined based on your receipt, your debit card may be suspended.

What is the last day to file a 2023 claim to Smart Choice?

You must file your claim by **December 31, 2023**. Your Smart Choice debit card will also be deactivated after this date.

Where do I file 2023 claims AFTER December 31, 2023?

HSA Bank will take over administration of 2023 claims. There will be a **blackout period from January 1 –26, 2024** that you’ll be unable to file any 2023 claims. The first day you can file previously unsubmitted 2023 claims to HSA Bank is **January 27, 2024**.

Can I use my HSA Bank debit card to pay for 2023 expenses?

No. All 2023 claims must be manually submitted. You can only use the HSA Bank debit card for 2024 expenses. If you use your HSA Bank debit card for 2023 expenses, your card may be suspended.

Do my dollars in the FSA rollover?

The HCFSAs allow you to rollover unused dollars to the next plan year (up to the maximum outlined by the plan). DCFSAs do not allow for any unused dollars to rollover due to IRS regulations.

When will my 2023 HCFSAs rollover dollars be available in my 2024 HCFSAs?

Your rollover balance will be available in your 2024 HCFSA after the transition/blackout period is completed on **January 27, 2024**.

What if I have questions after December 31, 2023 about a claim under my Smart Choice plan?

You'll need to contact BenefitsPlus at benefitsplus@dentsu.com. HSA Bank will not be able to answer questions about claims filed to the Smart Choice plan.