

BE A SAVVY SHOPPER.



Quick tips for using your flexible spending account.

Your flexible spending account (FSA) is a great way to use pre-tax* money to save on eligible health care expenses. But, if a submitted expense is denied, we understand that it can be frustrating. Follow these guidelines to get reimbursed for eligible purchases.

Here are a few tips for getting your FSA purchases reimbursed.

- › Use your FSA debit card for eligible health care expenses only. You can get a complete list at [myCigna.com](https://mycigna.com).
- › Keep your original receipt.
- › Most purchases are verified automatically, but some may need additional verification.
- › If additional verification is necessary, you can submit your receipt with the description, provider/merchant name, amount and date of the purchase at [myCigna.com](https://mycigna.com).

If a merchant or provider doesn't take FSA debit cards, you can still get reimbursed.

- › Just fill out a claim form online at [myCigna.com](https://mycigna.com) and submit your receipt.
- › Mail or fax the Reimbursement Request form found under "Forms Center" on [myCigna.com](https://mycigna.com).

If you use your FSA debit card to make purchases that aren't eligible expenses: Cigna will send you a letter requesting the funds to be repaid, and your debit card may be deactivated until the payment is received and credited to your account.

Have questions or need more information?

- › Log in to [myCigna.com](https://mycigna.com) or the [myCigna® App](#).
- › Call the number on the back of your Cigna ID card.
- › See IRS publication 502 at www.irs.gov.

The Internal Revenue Service has strict rules on what qualifies.

If the IRS rules aren't met, it can lead to an expense being denied - and an FSA debit card being deactivated.

Examples of eligible expenses

- › Copays
- › Deductibles
- › Coinsurance
- › Eyeglasses
- › Over-the-counter medications with prescription
- › Prescription medications
- › Dental treatment
- › Blood sugar test supplies
- › Hearing aids
- › Physical therapy
- › Lab fees
- › Smoking cessation programs

Not eligible

- › Aromatherapy
- › Cosmetics and skin care
- › Health club membership dues
- › Mouthwash
- › Dental floss
- › Deodorants
- › Low-calorie foods
- › Baby bottles and cups
- › Baby wipes
- › Humidifier
- › Shampoo and conditioner
- › Cotton swabs

Together, all the way.®



*Some cities and municipalities may impose income taxes on FSAs. For detailed information, please contact your local department of taxation.

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