

Health Spending Accounts Reminders/Procedures

Be sure to always present your new BCBS Health Insurance Card for any medical appointment & at the pharmacy (or make sure they have your correct Health Insurance Card in their system). You should NOT present your csONE Debit Card at medical appointments.

Make sure you activate a new csONE debit card if you are new to getting a csONE Debit Card, so it will be effective. It's the same idea as activating a credit card. You should track your csONE HRA, HSA, & FSA Debit Card payment activity on your csONE site. Just as you review your own checking account electronically.

When you go to the Pharmacy, you should use your csONE Debit Card, so the costs are deducted from your HRA, HSA, or FSA, until these funds are exhausted OR you've met your Calendar Year Health Insurance Out-of-Pocket Maximum.

Doctor's Appointments with ...

1. **Gold CDHP Plan with a HRA or HRA & FSA:**

You will pay nothing AT your visit. Your costs will be automatically processed through BCBS & csONE, where they will be paid from your HRA & FSA electronically & payment will be sent to your doctor until your HRA & FSA are exhausted.

2. **Silver CDHP Plan with a HSA:**

You will pay nothing AT your visit. Your costs will be automatically processed through BCBS. You will later be sent your SHPP from BCBS explaining the costs of your visit. You will also receive a doctor's bill, which should match what you owe on your SHPP. You should then use your csONE HSA Debit Card to pay your doctor bill until you've met your Calendar Year Health Insurance Out-of-Pocket Maximum.

3. **Platinum & Gold Plans with a HRA or HRA & FSA:**

You should use your csONE Debit Card at your doctor's appointment to pay for your copay until your HRA & FSA are exhausted OR you've met your Calendar Year Health Insurance Out-of-Pocket Maximum.

You will get your Summary of Health Plan Payments (SHPP) from BCBS. These were formerly known as an Explanation of Benefits (EOB). As your SHPP states, this is Not a Bill that needs to be paid to BCBS. Your SHPP shows what BCBS paid on your behalf & what is due to your health care provider from either your HRA, HSA, FSA, or your own pocket. This amount due should also match your doctor's bill.

IF you've exhausted your HRA & FSA, but have NOT reached your Calendar Year Health Insurance Out-of-Pocket Maximum, YOU are responsible for paying your doctor's bills & prescriptions until you reach your OOPM.