

# Capital Blue Cross makes FSAs easy for you

A flexible spending account (FSA) is a personal expense account that works with an employer's health plan, allowing employees to set aside a portion of their salary pretax to pay for qualified medical expenses. An FSA offers a smart way to help employees plan for healthcare costs and save money on their taxes at the same time. There is also an FSA to cover dependent care expenses, which may be elected separately. Employers benefit too, with reduced employee payroll taxes.

## Outstanding support

You and your employees receive 24/7 support for getting the most out of your FSA. Our high-touch service model provides one-on-one training sessions and a whole team of account executives and customer service representatives. This ensures seamless administration and empowers employees to take an active role in their healthcare spending decisions.

## Save time, money

Capital Blue Cross' FSA plans are easy to implement and offer valuable benefits, including:

**Flexibility** — You can offer FSAs with almost any group health plan, and may allow employees to carry over their unused FSA funds.

**Reduced administration** — Employees can manage their accounts from any mobile device and enjoy the convenience of a simple claims and reimbursement process.

**Added value** to any benefits package, helping to attract and retain employees and empower them to make smart spending decisions.

## User-friendly tech and tools make it easy to manage FSAs 24/7

- Employer and member portals make it easy to view balances, reports, and manage transactions from [CapitalBlueCross.com](https://www.CapitalBlueCross.com)
- Mobile app
- Debit card – simple, seamless, and smart. Funds draw from designated health spending account(s) automatically. Free cards with no fees.

## Each FSA account comes equipped with:

- Zero member fees for:
  - Account opening and closing
  - Replacement debit card(s)
- Online and paper account enrollment
- Capital Blue Cross VISA® debit card\* for medical FSAs

## The Capital Blue Cross difference

With Capital Blue Cross' FSA, you can expect:

- Best-in-class service
- State-of-the-art reporting
- Ease of enrollment
- High auto-substantiation rates with medical claims integration

## Flexible Spending Accounts



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To learn more, contact your Capital Blue Cross account executive or call **855.363.2583**.

**CapitalBlueCross.com**

\*The Capital Blue Cross Visa Debit Card is issued by The Bancorp Bank, pursuant to a license from Visa U.S.A. Inc. and can be used for qualified expenses wherever Visa debit cards are accepted within the United States.

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