



A GUIDE TO GETTING PAID

How to submit an FSA/HRA health care claim.

Getting started: Your key documents

An FSA (flexible spending account) and HRA (health reimbursement account) require two forms of documentation. The IRS has strict rules on how FSA/HRA expenses can be paid, so it's really important to include all of these items:

- 1. CLAIM FORM:** Send a completed Cigna Choice Fund® Health Care Reimbursement Request Form.
- 2. EXPENSE STATEMENTS:** Send detailed proof of health care expenses. The IRS requires receipts with ALL of the following:
 - Date of service
 - Customer (or patient) name
 - Name of service provider (health care provider or merchant)
 - Service provider contact information
 - Type of service
 - Description of expenses
 - Customer cost (the customer's responsibility for services rendered)

How to use the claim form

- ▶ Use a **Cigna Choice Fund Health Care Reimbursement Request Form**.
 - Visit **myCigna.com** 24/7 to print new claim forms.
 - Read the claim form closely, and call us at **800.244.6224** if you have questions.
- ▶ One claim form can be used to request up to three (3) expenses.
 - Use additional claim forms if you need them.
- ▶ **IMPORTANT:** Please **completely fill out** the claim form, and remember to sign and date the form.
 - We can't pay claims without a signed, dated form.
 - Each service should be listed on the claim form.

Sending reimbursement receipts

- ▶ Detailed proof of health care expenses must be provided for us to process your request. You may send any of these records:
 - Receipts
 - Expense statements
 - Explanation of benefits (EOB) from your health plan

See page 2 for important tips



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PLEASE NOTE:

Credit card receipts cannot be accepted because they do not document the type of service. Cancelled checks are also not acceptable.

Tips for common FSA/HRA claims

➤ **Prescription expenses**

Send a pharmacy receipt showing the prescription details and purchase information. *See sample.*

➤ **Over-the-counter (OTC) drugs/products**

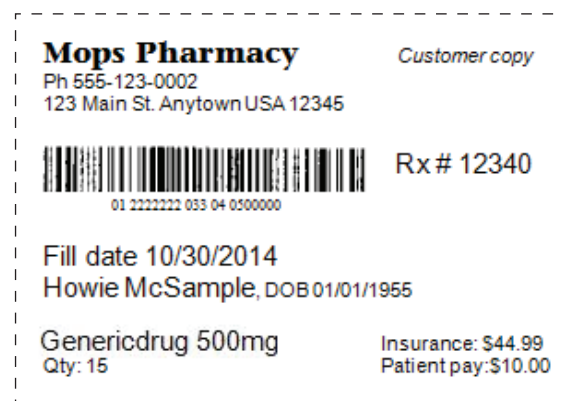
- Because of the health care reform law, effective January 1, 2011, OTC items described as a *drug product* will require a doctor's prescription.
- **Each prescription** should be included with the OTC receipt for **each refund request**.
- Please note that many eligible items have specific coverage requirements, such as a medical diagnosis.
- For more details, visit the “*FSA, HRA, HSA: Eligible and Ineligible Expenses*” page at **myCigna.com** to see the requirements for eligible items.

➤ **Premiums**

Send a receipt showing the coverage period (date range) for the premium payment.

Example:

Itemized receipt for prescription



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