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

Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

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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

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