



Flexible Spending Accounts

**FSA**

**Member Guide**



# Flexible Spending Accounts (FSA)



## FSA Overview

Thank you for enrolling into the London Health Flexible Spending Account (FSA) program. Your FSA is an employee benefit sponsored by your employer that allows you to pay for qualified expenses such as health care, and dependent care services with tax-free funds. Since taxes are not deducted from your FSA payroll contributions, you will experience two important financial benefits:

- ✓ Health care and dependent care expenses become more affordable
- ✓ Your take home income increases

	Not Enrolled in a FSA	Enrolled in a FSA	Benefits
<b>Before-Tax Annual Income:</b>	\$38,000	\$38,000	
FSA Contribution	\$0	-\$500	FSA funded by pre-tax dollars
<b>Taxable Annual Income:</b>	\$38,000	\$37,500	
Federal Income Tax (15%)	-\$5,700	-\$5,625	Pay less in Federal Income Tax
State Income Tax (4%)	-\$1,520	-\$1,500	Pay less in State Income Tax
FICA Tax (7.65%)	-\$2,907	-\$2,869	Pay less in FICA Tax
Out-of-Pocket Medical Expenses	-\$500	\$0	Out-of-pocket medical expenses paid by pre-tax dollars in your FSA
<b>Take-Home Annual Income</b>	<b>\$27,373</b>	<b>\$27,506</b>	<b>Take-home income increases by \$133</b>

## IMPORTANT PLAN PARAMETERS

### Health Care FSA:

- ☐ Annual contribution maximum = \$2,600
- ☐ Funds availability = members can use the full annual election on the first day of the plan year
- ☐ Balances at end of plan year = members are allowed to rollover up to \$500 of unused funds to the next plan year
- ☐ Grace Period = members can incur expenses 75 days into the new plan year to use old plan year balances
- ☐ Runout period = members have 90 days to submit claims from the end of the plan for expenses incurred during the active plan year
- ☐ Note = Check with your specific FSA plan document to confirm if your employer offers the rollover or grace period option

### Dependent Care FSA:

- ☐ Annual contribution maximum = \$5,000
- ☐ Funds availability = members can only use up to the amount that has been physically contributed
- ☐ Balances at end of plan year = unused funds after the runout period are forfeited
- ☐ Runout period = members have 90 days to submit claims from the end of the plan for expenses incurred during the active plan year



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## FSA Payment Process

### Debit Card:

- ❖ If billed at point of service, member swipes London Health debit card to pay bill.
- ❖ If bill is mailed, member can call provider to process debit card or state debit card # on bill and mail it back to provider.



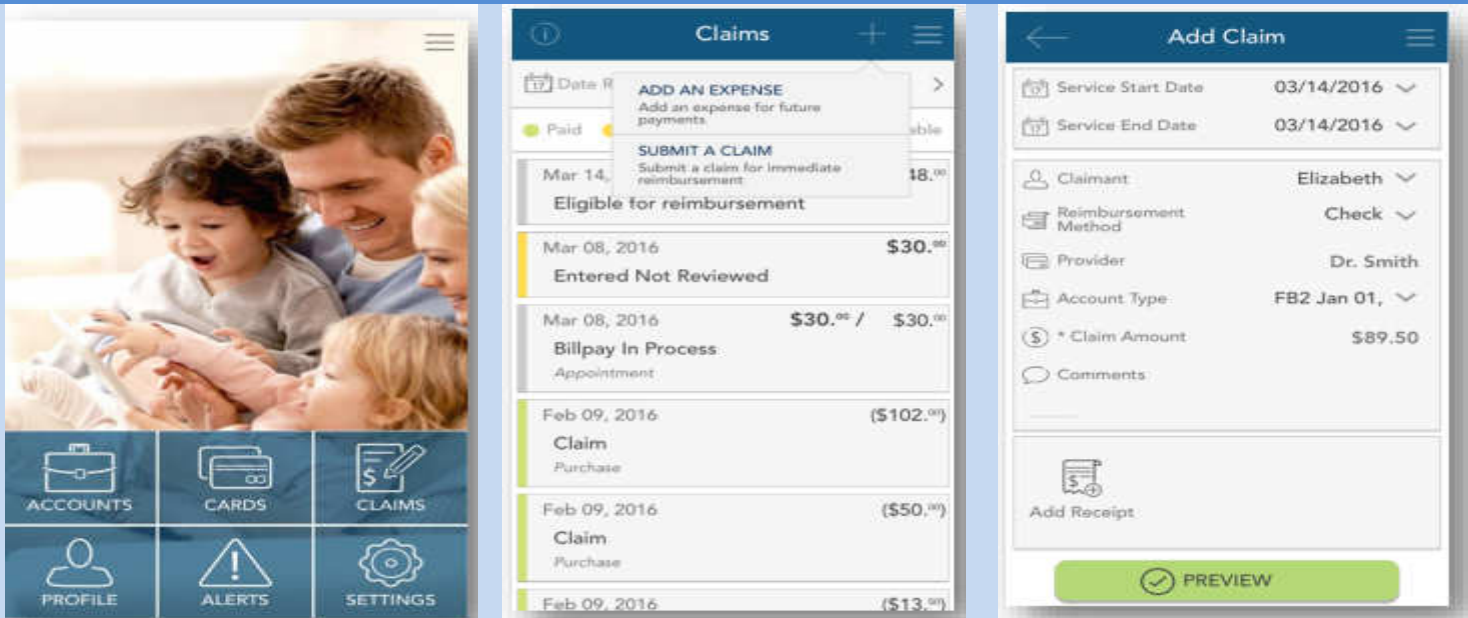
### Online Claim Submission:

- ❖ Login to London Health's member portal, at [LONDONEALTHUSA.COM](http://LONDONEALTHUSA.COM) click **MY CLAIMS**, then select **SUBMIT CLAIM**.
- ❖ Enter information about the claim you want to submit online and select **SUBMIT** when finished.

### Mobile Application:

- ❖ Download London's mobile application in your app store titled **LONDONHEALTH MOBILE**.
- ❖ When you have logged into the application, click **CLAIMS**, then tap the plus sign in the upper right hand corner, and choose to **SUBMIT A CLAIM FOR IMMEDIATE REIMBURSEMENT**.
- ❖ Enter your claim information, upload receipt if necessary, and when finished select **SUBMIT**.

## Screenshot of Mobile Application



### Email Claim Submission:

- ❖ Email copy of invoice or receipt to:  
**London Health Administrators, [customerservice@londonhealthusa.com](mailto:customerservice@londonhealthusa.com), Subject: Claims**

### Fax Claim Submission:

- ❖ Fax copy of invoice or receipt to:  
**London Health Administrators, 401-435-3937, Attn: Claims**



# Flexible Spending Accounts (FSA)



## Member Portal – Initial Login Instructions

Below are the steps to setup your member portal username and password. If you have any questions please call London's customer care center at 401-435-4700, option #3.

- 1 Go to [LONDONHEALTHUSA.COM](http://LONDONHEALTHUSA.COM), click **MEMBER PORTAL**, and click **REGISTER**



- 2 Complete the registration page:

	<b>Username *</b>	<input type="text"/>
	<b>Password *</b>	<input type="password"/>
	<b>Password Strength</b>	
	<b>Confirm Password *</b>	<input type="password"/>
	<b>First Name *</b>	<input type="text"/>
	<b>Initial</b>	<input type="text"/>
	<b>Last Name *</b>	<input type="text"/>
	<b>Email *</b>	<input type="text"/>
	<b>Employee ID *</b>	<input type="text" value="Your social security # with no dashes"/>
	<b>Registration ID *</b>	<input type="text" value="Employer ID"/>
		<input type="text" value="Call London for your Employer ID"/>

- 3 When finished click **NEXT**.
- 4 After you have successfully registered your login credentials, you will be asked to setup additional security information. When completed you will be directed to your account portal.
- 5 For future visits, go to [LONDONHEALTHUSA.COM](http://LONDONHEALTHUSA.COM), click **MEMBER PORTAL**, then click **LOGIN** and enter your username and password.





# Flexible Spending Accounts (FSA)

## Member Portal – Navigation Instructions – View Account Activity

Below highlights key features within your member portal. If you have any questions please call London's customer care center at 401-435-4700, option #3.

London Health Administrators  
Health Care Saving Solutions

401-435-4700, Option #3  
customerservice@londonhealthusa.com

My Accounts ▾ My Claims ▾ My Tools ▾ My Profile ▾

tbrady13  
Last login: 5:31pm on Sep 14, 2017

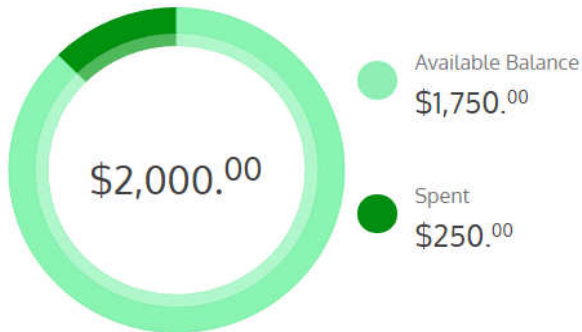
log out

Account Details

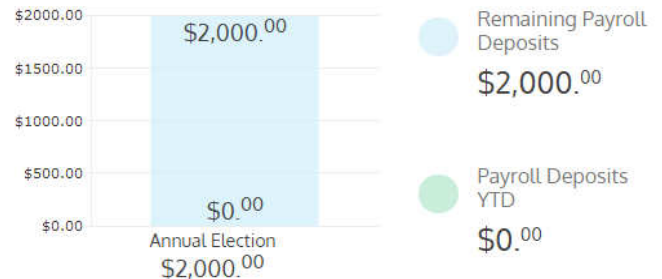
### Flexible Spending Account - FSA

ACCOUNTS LIST TRANSACTIONS SUBMIT CLAIM

#### Account Balance



#### Annual Election Summary



**1 MY ACCOUNTS:** view your account management tools. Please note the following account types that may be applicable to you:

- Account Type "FSA" = Health Care Flexible Spending Account
- Account Type "DCA" = Dependent Care Flexible Spending Account
- Account Type "TRN" = Transit Flexible Spending Account
- Account Type "PKG" = Parking Flexible Spending Account

**2 MY CLAIMS:** view your transaction history, submit receipts and pay bills online.

**3 MY TOOLS:** provides helpful consumer educational resources to help you maximize your spending account such tax savings calculators, health care financial planning, wellness tools and important plan documents

**4 MY PROFILE:** provides tools that allow you to customize your account.



# Flexible Spending Accounts (FSA)



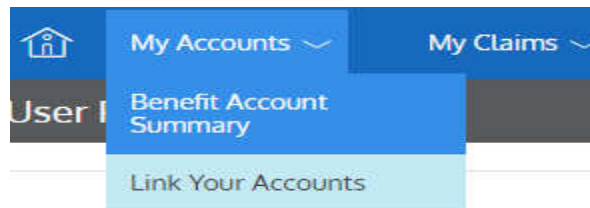
## Link Your Health Plan to Your FSA Plan

London Health is able to integrate your health plan expenses to your FSA plan through our eClaims Manager. The tool will prevent you from having to submit your claims manually to London and instead allow your insurance carrier to post claims to your London Health portal and allow you to pay the claim with your FSA funds online. In order to activate the eClaims Manager and link your health plan with your FSA, please follow the instructions below.

### Before linking your insurance account, please make sure you have:

- ✓The name of your health insurance company, including the state.
- ✓The username + password you use to login to the insurance company website for all the insured members.

- 1 Login to London Health’s member portal, click MY ACCOUNTS tab, click **LINK YOUR ACCOUNTS**, click **LINKED ACCOUNTS** and then click **CONNECT A PLAN NOW**:



- 2 Identify your insurance carrier:

**Step 1 : Select Insurance Carrier**

Enter your insurance carrier's name:

Example: United Health Care

**Step 2 : Connect with United Health Care**

UnitedHealthcare

Visit Homepage Registration Password Help

Username  
for your United Health Care account

Password  
for your United Health Care account

Enter the username + password (case sensitive) you use to login to your insurance company website and then click **CONNECT**. Please note, you will have to link covered dependents separately.

- 3 Depending on the insurance carrier (i.e. United Healthcare) you may also have to enter a security code. After you complete STEP #2 stated above, all you have to do is select how you want to receive the code (i.e. email, text, etc) and then enter it in the specified data field within the eClaims Manager online tool:

**Email me**

Primary: re\*\*cs@gmail.com

Alternate: br\*\*\*sn@yahoo.com

**Enter the security code received**

When you click **NEXT** your account will begin to link to your carrier.