



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, dependent care and commuter services with tax-free funds. Since taxes are not deducted from your FSA payroll contributions, you will experience two important financial benefits:

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

	Not Enrolled in a FSA	Enrolled in a FSA	Benefits
Before-Tax Annual Income:	\$38,000	\$38,000	
FSA Contribution	\$0	-\$500	FSA funded by pre-tax dollars
Taxable Annual Income:	\$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
Take-Home Annual Income	\$27,373	\$27,506	Take-home income increases by \$133



FSA Payment Process

Debit Card:

- ❖ At facility show your Insurance Carrier ID Card.
- ❖ If billed at point of service, member swipes London Health debit card to pay bill. For example, if you are at the pharmacy, you can use your London Health debit card to pay for the prescriptions at the point of service.
- ❖ 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, click MY ACCOUNTS, then select REIMBURSEMENT REQUEST.
- ❖ Enter information about the claim you want to submit online and upload an image of your receipt by selecting BROWSE.
- ❖ When finished click OK. You will receive a reimbursement check in the mail within 5-10 business days.
- ❖ Please note, you can also submit receipts with your London Health mobile application. Instructions are posted online.

eClaims Manager: (please note, in order to use this tool you must link your health plan with your FSA by following instructions on page 5)

- ❖ Login to London Health's member portal and click ECLAIMS MANAGER.
- ❖ The eClaims Manager will display the claims uploaded by your insurance carrier that can be paid with your FSA funds.

Action	Date of Service	Provider	Description	My Responsibility	Paid non-Reimbursable	Reimbursed From My Accounts	My Remaining Responsibility
	3/15/2014	ABC Hospital	Claim uploaded by insuran...	\$250.00	\$0.00	\$0.00	\$250.00
	2/15/2014	Dr. Smith Associates	Claim uploaded by insuran...	\$500.00	\$0.00	\$0.00	\$500.00
	1/15/2014	City Medical Testing	Claim uploaded by insuran...	\$300.00	\$0.00	\$0.00	\$300.00

- ❖ When you are ready to pay a claim, click symbol and you will be directed to the online bill pay option.
- ❖ Complete necessary data fields within the online claim form and click submit to send payment to your provider.



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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. Please note, if you already have a login to London's original FSA portal, you will be able to use the same username and password when logging into the new London portal for all account types.

1 Go to WWW.MYWEALTHCAREONLINE.COM/LONDONHEALTH, click **REGISTER** in right corner.

2 Complete the registration page:

User Name:

Password:

Confirm Password:

First Name:

Last Name:

Email Address:

Employee ID

Registration ID Employer ID

Accept Terms of Use [View Terms of Use](#)

For security purposes, please call London Health at 401-435-4700, option #3 to receive your Employee and Employer ID #

3 When finished click **REGISTER**.

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 WWW.MYWEALTHCAREONLINE.COM/LONDONHEALTH, click LOGIN and enter your username and password.



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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.

The screenshot shows the member portal interface. At the top, there is a navigation bar with tabs: Home, My Accounts, Debit Card, eClaims Manager, Resources, Enrollment, Communications, My Profile, and a search icon. Below the navigation bar, the page title is "Benefit Account Summary". There are two dropdown menus: "Plan Year" set to "Current" and "Select Account" set to "All". Below these is a section titled "Health Reimbursement - CENTRALR". A table displays account activity for the plan year 07/01/2014 - 06/30/2015. The table has columns for Plan Year, Annual Election, Total Contributions, Additional Deposits, Payments, Balance, and Details. The data row shows: 07/01/2014 - 06/30/2015, \$2,400.00, \$0.00, \$0.00, \$0.00, \$2,400.00, and a "View Details" button.

Plan Year	Annual Election	Total Contributions	Additional Deposits	Payments	Balance	Details
07/01/2014 - 06/30/2015	\$2,400.00	\$0.00	\$0.00	\$0.00	\$2,400.00	View Details

1 MY ACCOUNTS: The MY ACCOUNTS tab lists data associated with account and payment activity. Options include BENEFIT ACCOUNT SUMMARY, BENEFIT ACCOUNT DETAILS, TRANSACTION HISTORY, PENDING CLAIMS, REIMBURSEMENT REQUEST, REIMBURSEMENT SETTINGS, CLAIMS CROSSOVER PREFERENCES, PAY PROVIDER PREFERENCE. Please note the following account types that may be applicable to you:

- Account Type "DTR" = *Deductible Tracking Record (member's responsibility of the HRA)*
- Account Type "HRX" or "HRA" = *Health Reimbursement Arrangement*
- Account Type "FSA" = *Health Care Flexible Spending Account*
- Account Type "DCA" = *Dependent Care Flexible Spending Account*
- Account Type "TRN" = *Transportation Flexible Spending Account*
- Account Type "PKG" = *Parking Flexible Spending Account*
- Account Type "HSB" or "TBB" = *Health Savings Account*

2 MY PROFILE: The MY PROFILE tab displays your demographic information and **MOBILE APPLICATION REGISTRATION INSTRUCTIONS.**

3 ECLAIMS MANAGER: Post claims uploaded by your insurance carrier and allows you to pay the claims with the funds in your account to your provider directly online.

4 MY EXPENSES: The My Expenses tab provides you the ability to track medical, dental, vision and prescription expenses.

5 COMMUNICATIONS: Within the COMMUNICATIONS tab you will be able to view ANNOUNCEMENTS, COMMUNICATION PREFERENCES and CONTACT INFORMATION.

6 MY HSA - FOR HSA ENROLLEES ONLY: The MY HSA tab provides account management and banking features. Tools within the tab include HSA SUMMARY, TRANSACTION ACTIVITY, FUND MY HSA, MAKE A PAYMENT, STATEMENTS AND INVESTMENT SUMMARY.



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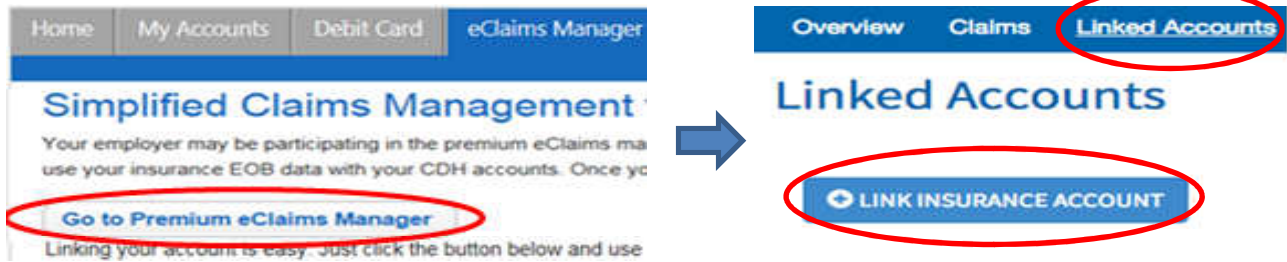
Link Your Health Plan to Your FSA Plan

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 WWW.MYWEALTHCAREONLINE.COM/LONDONHEALTH, click the **ECLAIMS MANAGER** tab, click **GO TO PREMIUM ECLAIMS MANAGER**, click **LINKED ACCOUNTS** and then click **LINK INSURANCE ACCOUNT**:



- 2 Identify your insurance carrier:

Enter your insurance carrier's name and state. Then click **NEXT**.

Enter the username + password (case sensitive) you use to login to your insurance company website and then click **LINK INSURANCE**. 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:

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