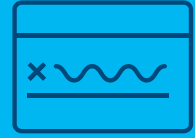


USE THE CARD. LOSE THE HASSLE.



Cigna health care debit card

Cigna Flexible Spending Account with health care debit card

Your Cigna Flexible Spending Account (FSA) comes with a health care debit card that you can use to pay for eligible expenses with one easy-to-use card. From doctors' visits to pharmacies to eligible retailers – it's an easy, hassle-free way to pay.

How to use your Cigna health care debit card.

Use your Cigna health care debit card for everyday medical expenses at most retailers, pharmacies, doctors' and dentists' offices, hospitals and vision centers.* Eligible expenses include:

- › Coinsurance
- › Copays
- › Deductibles
- › Prescriptions
- › Vision and dental services

Coinsurance tip: Wait and pay your balance with your debit card when you get your Explanation of Benefits (EOB). It may help you avoid extra paperwork.

Make the most of your Health Care FSA.

The entire amount you plan to contribute to your FSA is available for reimbursement on the first day of your FSA plan year. You don't have to wait to build up your account.

Submit claims online through myCigna - via the web or mobile app for easier, faster payment	myCigna.com > Forms Center > Online Reimbursement Request
Print forms to submit claim via fax or mail	myCigna.com > Forms Center > Reimbursement Accounts
Choose direct deposit and get paid faster – when you don't use your debit card	myCigna.com > Manage my Profile > Reimbursement Preferences
Check your FSA on the go	Log in to myCigna - via the web or mobile app - where you can submit claims, check reimbursement status, save inputs in-process and more
Set up your account for alerts and e-mail notifications	myCigna.com > Manage my Profile > Email & Document Delivery Preferences

Keep your receipts.

It's important to keep your receipts from any Cigna health care debit card purchase. In fact, the IRS requires that you save all of your debit card receipts, as with any expense that impacts your taxable income.

If Cigna can't match a debit card transaction to a specific eligible expense, the IRS requires us to send you a substantiation request letter to confirm the eligibility of your expense. You'll then need to send us your receipts to help us verify the purchase. If you get a substantiation request letter, please respond to it quickly. If we don't hear back from you, the IRS requires us to deactivate your debit card.

Didn't use your debit card? No problem.

You can still get reimbursed quickly for eligible expenses. The fastest way is to upload photos of your receipts through myCigna - via the web or mobile app.** Or, you can mail or fax your claim. Just complete and sign the FSA reimbursement request form and include all necessary documentation. The form is available on **myCigna.com** or by calling customer service at **1.800.Cigna24**.

Together, all the way.®



See what's eligible.

FSA's can be a great way to pay for medical expenses that were not paid by your health plan. Eligible health care expenses are those used for the treatment/prevention of a medical condition, illness or injury.

This list is an example of eligible and ineligible expenses. See the complete list at: Cigna.com/expenses

Examples of items that require itemized receipt or explanation of benefit	
<ul style="list-style-type: none">› Out-of-Pocket costs for common medical expenses:<ul style="list-style-type: none">– Copays and coinsurance payments at doctors, dentists and hospitals– Copays and coinsurance payments for prescriptions– Vision care› Protective sport gear – helmets, mouth guards, etc.› Lactation supplies (breast pump, gels, etc.)› Insulin and other diabetes-related supplies	<ul style="list-style-type: none">› Toddler/baby home safety supplies<ul style="list-style-type: none">– Safety locks, strips, outlet covers› Vision related supplies<ul style="list-style-type: none">– Eye glasses– Contact lenses and supplies› Sunscreen (SPF 30+)› Bug spray› Mileage/tolls/parking to/from a doctor's office
Examples of items that require a letter of medical necessity (or prescription) proving it is a treatment for illness or medical condition	
<ul style="list-style-type: none">› Massage› Fitness program/gym membership› Fitness equipment	<ul style="list-style-type: none">› Alternative healing treatments› Most vitamins
Requires a prescription and itemized receipt per IRS regulations	
<ul style="list-style-type: none">› Most over-the-counter drugs<ul style="list-style-type: none">– Pain relievers– Allergy medication– Stomach relief	
Never eligible	
<ul style="list-style-type: none">› Cosmetic procedures<ul style="list-style-type: none">– Teeth whitening– Hair transplant	<ul style="list-style-type: none">› Insurance premiums› General hygiene products, like toothpaste or shampoo

We're here to help.

Go to **myCigna** for account details, including up-to-date balance information, claim status, claim forms and answers to general questions.



Call **1.800.Cigna24** to speak with a customer service representative **24/7/365**. Or, call the toll-free number on your Cigna ID card.



*Please see your plan documents for specific details on which items are eligible under your plan.

**The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

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