

Cigna Flexible Spending Account with health care debit card

USE THE CARD. LOSE THE HASSLE.

Cigna health care debit card



Now that you've enrolled in the Cigna Flexible Spending Account (FSA) with a health care debit card, you can pay for eligible expenses with one easy-to-use card. From doctors' offices to pharmacies to eligible retailers – it's the 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
- Deductibles
- Copays
- Prescriptions
- Vision and dental services

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.

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 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 account from the palm of your hand

[Log in to myCigna.com from your smartphone](#)

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.

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 submit your claim online. 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**.

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See what's eligible.

FSA's are a great way to pay for medical expenses that were not paid by your insurance 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.)	<ul style="list-style-type: none">• Insulin and other diabetes-related supplies• 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.com 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.

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