

## **2021 Health Spending Accounts Reminders/Updates**

**Be sure to always present your new BCBS Health Insurance Card** for any medical appointment & at the pharmacy (or make sure they have your correct Health Insurance Card in their system). You should NOT present your csONE debit card at medical appointments.

**Make sure you activate a new csONE debit card** if you are new to getting a csONE debit card for Calendar Year 2021, so it will be effective 1/1/21. It's the same idea as activating a credit card.

**When you go to a doctor's appointment**, your costs will be automatically processed through BCBS & csONE, where they will be paid from your HRA & FSA electronically & payment will be sent to your doctor until your HRA & FSA are exhausted OR by meeting your Health Insurance Out-of-Pocket Maximum. You should NOT use your csONE debit card at your doctor's appointment, unless you have the Platinum or Gold Health Insurance Plan, where you are charged a copay.

**When you go to the Pharmacy**, you should use your csONE debit card, so the costs are deducted from your HRA &/or FSA, until these funds are exhausted by meeting your Health Insurance Out-of-Pocket Maximum. You should track this payment activity on your csONE site. Just as you review your own checking account electronically.

**You will get your Summary of Health Plan Payments (SHPP) from BCBS.** These are formerly known as an Explanation of Benefits (EOB). As your SHPP states, this is Not a Bill that needs to be paid to BCBS. Your SHPP shows what BCBS paid on your behalf & what is due to your health care provider from either your HRA, FSA, or your own pocket. This amount due should also match your doctor's bill. If you have NOT exhausted your HRA & FSA, then csONE deducted this amount from either of those accounts & paid it directly to your doctor. You should track this payment activity on your csONE site. Just as you review your own checking account electronically. If you exhausted your HRA & FSA then YOU owe this bill directly to your doctor.

**IF you've exhausted your HRA & FSA, but have NOT reached your Out-of-Pocket Maximum, YOU are responsible for paying your doctor's bills.**