

Health Care Flexible Spending Account – Frequently Asked Questions

Over-the-Counter Expenses

What changed regarding over-the-counter expenses?

The number of over-the-counter items eligible for purchase/reimbursement through flexible spending plans is significantly reduced. Over-the-counter medicines requires a prescription from a physician (more information on that below). Items such as bandages, contact lens solution, insulin and diabetic supplies, and reading glasses will remain eligible for reimbursement through flexible spending accounts without a prescription. More detailed information will be provided as it is issued.

How can I use my flexible spending account debit card?

Many of the locations that previously accepted the card may no longer be able to accept benefit cards for purchases.

If I have a prescription for an over-the-counter medicine, will I be able to purchase it using my flexible spending account debit card?

No, you will not be able to use your FSA debit card for over-the-counter medicine. It is not possible to allow certain purchases on an individual basis. If you have a prescription for an over-the-counter item, you will have to pay for that item out-of-pocket and then submit your receipt with a copy of your prescription when you request reimbursement.

What qualifies as a “prescription?”

Just as with prescription medications filled at the pharmacy, the over-the-counter medication will need to be prescribed on your doctor’s prescription pad with the following information: (1) patient’s name, (2) what is being prescribed, (3) what medical condition the item is treating and (4) doctor’s signature.

Who is allowed to provide a prescription?

The answer to this question is currently not clear. In previous years, the FSA third party administrator has accepted prescriptions from chiropractors, nurse practitioners, naturopaths, etc. However, with the recent Health Care Reform changes, it appears that the freedom to accept prescriptions from practitioners other than medical doctors may no longer be allowed.

How long is a prescription valid?

Based on current IRS direction, a prescription is valid for one year from the date on the prescription, unless the physician specifies a shorter period.

Are there any other future changes I should know about?

Another change to keep in mind is that effective January 1, 2013, the maximum amount that can be set aside pre-tax per calendar year for health care expenses will be limited to \$2,500 instead of \$5,000.

FSA Debit Card

How can I obtain a flexible spending account debit card?

Please email flexcs@baclink.com, ask for a debit card to be mailed to you and verify your mailing address. The same procedure applies if you would like to request a card for your spouse or a dependent. Please provide their name as well.

Email and Home Address

Why is it important for you to have an email address for me?

Our system primarily communicates with participants via email to send statements, request documentation, provide updates on claims, and more. If there is no email address on file, you will receive only quarterly statements and letters regarding reimbursement claim denials.

How do I put an email address on file?

During the setup process for the Participant Portal (online access to your flexible spending account) the system will request an email address. You may also email us at flexcs@baclink.com to ask that we enter your email address.

To set up your account on the Participant Portal:

- Go to: www.benefitadministrationcompany.com
- Select the Flex Plans – Account Access tab. Click on Participant Portal. Choose the Create an Account option.
- Type in your first and last name. Your employee ID is a zero followed by your City of Seattle employee ID number. Enter the employer ID - BAC007516.
- Create a new user ID; select a password then confirm it. (The password must contain at least one letter and one number, and no special characters. This field is case sensitive.)
- Select a security word such as your Mother’s maiden name.
- If you enter your personal email address, it will be used for emails from the FSA Administrator and for other notifications such as your account balance statement, receipt requests, and direct deposit notifications. (If you don’t want emails from Benefit Administration Company, do not enter your email address.)

How do I change the email address you have on file?

You may change that through logging into the Participant Portal, clicking “Personal Information” on the left-hand side of the page, entering your new email address in the Email box, and clicking

“Save.” Another option is to email us at flexcs@baclink.com and request that we change the email address we have on file.

If the system communicates via email, why do I need to keep my home address current?

The physical address we have on file is where your reimbursement checks and debit cards will be sent.

How do I change my home address?

You may change that through logging into the Participant Portal, clicking “Personal Information” on the left-hand side of the page, entering your new address in the Billing Address box, and clicking “Save.” Another option is to email us at flexcs@baclink.com and request that we change the address we have on file. *You should also notify your employer of any address changes.*