



Welcome to the Blue Cross & Blue Shield of RI FSA program administered by London Health Administrators. 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**

	Without an FSA	With an FSA
Pre-Tax Annual Income	\$38,000	\$38,000
FSA Contribution	\$0	\$500
Annual Taxable Income	\$38,000	\$37,500
Federal, State & FICA	\$10,127	\$9,994
Out-of-Pocket Health Expense	\$500	\$0
Take Home Income	\$27,373	\$27,506

TAKE HOME PAY INCREASES BY \$133

Health Care FSA:

- Annual contribution maximum = \$2,700
- Balances at end of plan year = members can incur claims through July 30th to use old plan year balances

Dependent Care FSA:

- Annual contribution maximum = \$5,000
- Balances at end of plan year = unused funds after the runout period are forfeited

Commuter FSA:

- Monthly contribution maximum = \$265 per month for transit and \$265 per month for parking
- Balances at end of plan year = all unused funds rollover month to month



Plan Features



PORTAL/MOBILE

- ✓ To access your member portal, go to: bcbsri.wealthcareportal.com
- ✓ To download your mobile application search for the following in your smart phone store: [Blue Solutions Spending On The Go](#)
- ✓ To login to your portal and mobile app you will need two key IDs:

ER Name = [City of Providence](#)
EE ID = [Your SSN w/ no dashes](#)



RESOURCES

- ✓ Within the BCBSRI FSA Portal you will have access to many innovative and valuable resources within the "LEARN" tab
- ✓ To submit claims for reimbursement click the "DO" tab
- ✓ To opt-in for reimbursement via direct deposit click THE **MY PROFILE** tab
- ✓ For a important plan collateral click **FORMS AND DOCUMENTS**



CONTACT

- To contact London Health, BCBSRI's FSA administrator, please use the following:
- ✓ Email: customerservice@londonhealthusa.com
 - ✓ Phone: 401-435-4700, option #3
 - ✓ Fax: 401-435-3937



FSA Payment Options

1 Debit Card



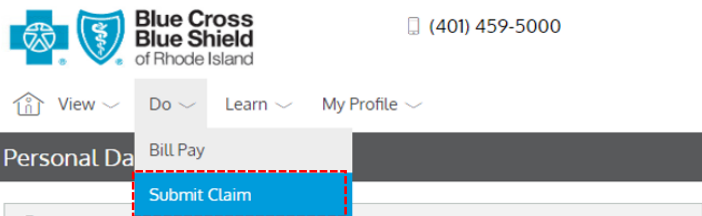
- ❖ Swipe at point of service
- ❖ Use # to pay online
- ❖ State # on invoice and return to provider

2 Mobile Application



- ❖ Click **MENU** button in upper left of app
- ❖ Click **SUBMIT CLAIM** icon within top tool bar

3 Desktop Member Portal



- ❖ Click **DO** within the top toolbar
- ❖ Click **SUBMIT CLAIM**

4 Email/Fax



- ❖ **Email receipt to:**
BCBSRIclaims@londonhealthusa.com
- ❖ **Fax receipt to:**
[401-435-3937](tel:401-435-3937)



Eligible Expenses

HEALTH CARE

- Acupuncture
- Ambulance
- Birth Control
- Chemical Dependency
- Child Birth/Delivery
- Chiropractors
- Contact Lenses
- Copays
- Deductibles
- Dental Expenses
- Dermatologist Fees
- Diagnostic Testing
- Durable Med. Equip.
- Eyeglasses
- Hearing Aids
- Hospital Services
- Laboratory Fees
- Long-Term Care
- Mental Health
- Over the Counter Rx*
- Optometrist
- OBGYN Services
- Physician Services
- Prescription Drugs
- Psychiatric Care
- Surgeon Fees
- Therapy (PT/OT/ST)
- Vision Expenses

DEPENDENT CARE

- Child day care programs
- Before and after school programs
- Home care (care giver cannot be spouse or dependent and is 19 years of age)
- Summer Day Camps
- Funeral Expenses
- Nursery school program
- In-home Care for Elder Care

COMMUTER

- Work related public transportation such as bus, subway, train and ferry passes
- Work related parking

* Over-the-counter drugs are only eligible expenses if you have a doctor's prescription