

# COMBINATION

## FLEXIBLE SPENDING ACCOUNT (FSA)



### What is a Combination FSA?

A Combination FSA is an FSA which can be used with your High Deductible Health Plan (HDHP) and Health Savings Account (HSA) to pay for eligible dental and vision out-of-pocket expenses. In addition, once an IRS Statutory Deductible has been met the Combination FSA may be used for eligible health out-of-pocket expenses.

### What is the IRS statutory deductible?

The IRS Statutory Deductible amount is set by the IRS and reviewed annually. The IRS Statutory Deductible's for the plan year can be found in your Benefits Guide. Once you meet this deductible and wish to begin submitting Medical expenses for reimbursement under your Combination FSA please complete the Deductible Verification Form found on the Resources tab of the participant portal and follow the submission directions. Eligible Medical expenses incurred after the date the IRS Statutory Deductible is met can be submitted for reimbursement under the Combination FSA.

### Eligible Dependents

The IRS specifically defines who is considered to be an eligible dependent. You may only submit expenses for yourself and your eligible dependents. A dependent is eligible whether or not he/she is covered on your health plan, as long as he/she is your spouse or your child who is age 26 or younger.

### Eligible Expenses

The list of expenses for the Combination FSA is extensive and which expenses are eligible will be based on whether or not the IRS Statutory Deductible has been met. Please keep in mind that the list of eligible expenses is determined by the IRS Code Section 213, and is not at your employer's or Mercer Marketplace's discretion. Some examples of expenses eligible for reimbursements under your Combination FSA prior to meeting the IRS statutory deductible include:

- Dental treatments, copays, deductibles and co-insurance
- Cleanings and fillings
- Orthodontics and Dentures
- Vision exams
- Prescription glasses and contacts

After the IRS Statutory Deductible has been met and verified, eligible medical expenses such as provider co-pays, deductibles, and prescription medications can also be submitted for processing under the Combination FSA. Additional information regarding Combination FSA eligible expenses is available on the Mercer Marketplace participant portal at [www.yourflexbenefits.mercermarketplace365.com](http://www.yourflexbenefits.mercermarketplace365.com)

Remember, not all services provided by eligible providers are eligible for reimbursement through your Combination FSA. For example, you could have had your teeth whitened at the Dentist (a cosmetic

procedure) which is not FSA-eligible. Some expenses may require a prescription or note from your provider in order to be eligible for reimbursement.

### Submitting a Claim

You can submit a claim for reimbursement in several ways:

- Mercer Marketplace Benefits Card. This is the fastest and easiest way to access your account funds. Simply swipe your card at participating providers and keep your receipt.
- Mercer Marketplace participant portal. Electronically submit your claim directly through the portal and upload your receipts. Access your account at [www.yourflexbenefits.mercermarketplace365.com](http://www.yourflexbenefits.mercermarketplace365.com).
- "Your Flex Benefits" mobile app. After you establish your online account simply download the "Your Flex Benefits" app in the iTunes Store or Google Play. You can submit claims directly from the mobile app using your phone's camera to submit your receipts.

### Substantiating a Claim

Mercer Marketplace may request documentation to substantiate your claim or Benefits Card transaction to align with the Internal Revenue Service (IRS) requirements. Remember to keep a copy of your receipt to have in the event you are asked to provide it.

## CONTACT INFORMATION

Mercer Marketplace Participant Services representatives are available Monday through Friday 8 am to 9 pm ET.

Phone: (866) 268-0142

Fax: (844) 791-8319

Web: [www.yourflexbenefits.mercermarketplace365.com](http://www.yourflexbenefits.mercermarketplace365.com)