

Medica ONESource[®]

Flexible Spending Account

Frequently asked questions

What is a flexible spending account (FSA)?

An FSA is an account that lets you set aside pre-tax dollars to pay for eligible expenses. There are two types of FSAs: medical and dependent care.

What is a medical FSA?

A medical FSA helps you pay for medical, dental, and vision expenses that your health plan doesn't pay for. You can use your medical FSA to pay for expenses for you and your dependents. If you also have a health savings account (HSA), you can only use your medical FSA for vision and dental expenses.

What expenses can I pay for with a medical FSA?

You can use your medical FSA to pay for:

- Your health plan deductible, coinsurance, and copayments
- Prescription drug copays
- Over-the-counter medications (with or without a prescription)
- Dental expenses
- Orthodontic expenses
- Vision expenses, including laser eye surgery
- Hearing exams and hearing aids/batteries
- Menstrual products

For a complete list of eligible expenses, see IRS Publication 502 on [IRS.gov](https://www.irs.gov). Note: If you have an FSA and an HSA, you can only use your medical FSA for vision and dental expenses.

What is a dependent care FSA?

A dependent care FSA helps you pay care expenses for children under age 13, or for a spouse or other qualifying person who is unable to care for themselves while you are at work. For more information about who a "qualifying person" is, see IRS Publication 503 on [IRS.gov](https://www.irs.gov).

Who funds my FSA?

You fund the account with money taken out of your paycheck. When you sign up for an FSA, you tell your employer how much to take out of your paycheck and put into your account (up to the yearly limit the IRS sets).

Access your FSA online

To access your account online, sign in to your Medica member website at [Medica.com/SignIn](https://www.Medica.com/SignIn).

If you have an FSA with Medica but not a Medica insurance plan, access your FSA online at [Medica.com/ONESourceLogin](https://www.Medica.com/ONESourceLogin).

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Can I change the amount I contribute to my FSA?

Once you've signed up for an FSA, you can only change your contribution amount:

- At open enrollment, or
- If your employer's plan allows a change when you have a qualifying event (for example, getting married or having a baby)

How much money can I contribute to my FSA?

You can contribute:

- Up to \$3,200 per calendar year to your health care FSA (your employer could set a lower limit)
- Up to \$5,000 per calendar year to your dependent care FSA

How do I access my FSA funds?

You can pay for many expenses with your Medica ONESource debit card. You won't need to submit any paperwork when you use your debit card at retailers that use an inventory information approval system (IIAS). (If your receipt indicates that your item is eligible for your FSA, you won't have to submit paperwork when you use your debit card.) For a list of these retailers, visit [SIG-IS.org](https://www.sig-is.org).

If you need to pay for an expense out of pocket, you can request reimbursement online or through the app. Just access your account at [Medica.com/SignIn](https://www.Medica.com/SignIn) (see instructions in the box on page 1).

What if I have an FSA, but don't have a Medica insurance plan?

If you have an FSA with Medica but not a Medica insurance plan, you can access your FSA online at [Medica.com/ONESourceLogin](https://www.Medica.com/ONESourceLogin).

Can I access my FSA on my mobile device?

Just download the Medica ONESource app from the App Store or Google Play. Use the same username and password to sign in to the app.

When can I request reimbursement?

With a medical FSA, you can request reimbursement at any time for up to the full amount you've chosen to contribute to your account for the year, even if you haven't contributed the full amount yet. With a dependent care FSA, you can only request reimbursement when you have enough funds in your account.

What if my expenses are more than my FSA contributions?

If your FSA contributions won't cover your expenses, you'll need to pay for those expenses out of pocket.

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What if I don't spend all the money in my FSA?

In many cases, FSAs are “use it or lose it” accounts – if you have money left over at the end of the year, you won't get a refund. Some employers allow their employees to carry over up to \$640 from one year to the next. Check with your employer to see whether yours allows this option.

What if I change employers?

If you leave your employer, you can't take your FSA with you.

Who can I contact if I have questions about my account?

Call Medica ONESource at **1 (800) 918-6152**.