

Flexible Spending Account Auto Payment Feature

You use separate claim forms for FSA and HRA claims. When you submit a paper claim form, your reimbursement will always come from your FSA first, if you have available funds, then your HRA. (Your health care spending card will pull funds from your FSA first, and then your HRA once the FSA is depleted.) Here are some of the possible scenarios to illustrate where funds will be taken from, depending on your auto payment setting:

FSA auto payment “off”/ HRA auto payment “on” and funds available in both accounts

- When you use health care spending card: funds taken from FSA
- When claim is submitted from your provider directly to UHC: funds will be taken from the HRA
- When you submit paper claim: funds will be taken from FSA

FSA auto payment “on”/ HRA auto payment “on” and funds available in both accounts

- When you use health care spending card: funds taken from FSA
- When claim is submitted from your provider directly to UHC: funds will be taken from the FSA
- When you submit paper claim: funds will be taken from FSA

FSA auto payment “off”/ HRA auto payment “off” and funds available in both accounts

- When you use health care spending card: funds taken from FSA
- When claim is submitted from your provider directly to UHC: no payments from the HRA or FSA will be made because auto payment is “off” on both accounts
- When you submit paper claim: funds will be taken from FSA

FSA auto payment “off”/ HRA auto payment “on” and funds available in HRA only

- When you use health care spending card: funds taken from HRA
- When claim is submitted from your provider directly to UHC: funds will be taken from HRA
- When you submit paper claim: funds will be taken from HRA

FSA auto payment “off”/ HRA auto payment “on” and funds available in FSA only

- When you use health care spending card: funds taken from FSA
 - When claim is submitted from your provider directly to UHC: no payments from the HRA or FSA will be made because auto payment is “off” on the FSA
 - When you submit paper claim: funds will be taken from FSA
-