

HOW TO GET PAID BACK

Your guide to submitting an FSA or HRA reimbursement request.

If you paid for an eligible health care expense with your own money and would like to be reimbursed through your Flexible Spending Account (FSA) or Health Reimbursement Account (HRA), we can help.



Step 1

Visit [Cigna.com/expenses](https://www.cigna.com/expenses) to see if the expense you want to reimburse is eligible.



Step 2

Have proof of the expense ready. The IRS has strict rules on how expenses can be paid from an FSA or HRA. Be sure to include a receipt, explanation of benefits or statement that proves the expense is eligible.

Things we have to look for

- › Date of service
- › Customer (or patient) name
- › Name of service provider (health care provider or merchant)
- › Service provider contact information
- › Type of service
- › Description of expense
- › Customer cost (the customer's responsibility for the services rendered or items purchased)

Types of receipts we accept

- › Receipts from the merchant
- › Explanation of benefits (EOB) from your health plan
- › Expense statements

Types of receipts we cannot accept

- › Credit card receipts
- › Cancelled checks



Step 3

Log in to [myCigna](https://mycigna.com) and click "Forms" in the upper right corner.

Together, all the way.®





Step 4

Then, click “Online Reimbursement Request.” Or you can select Reimbursement Requests from your **myCigna mobile app**.



Step 5

Follow the directions on the screen to fill in your expense details.



Step 6

Make sure your direct deposit is set up at **myCigna.com/deposit** so you can receive your reimbursement quickly. You should receive payment within seven days, but some periods of the year may take longer.

Helpful hints

Prescription expenses

Attach a pharmacy receipt showing the prescription details and purchase information.

Over-the-counter (OTC) drugs/products

- ▶ Health care laws require OTC items described as a “drug product” to include a doctor’s prescription.
- ▶ Each prescription should be included with the OTC receipt for each request.
- ▶ Please note that many eligible items have specific coverage requirements, such as a medical diagnosis.
- ▶ For more details, visit the “FSA, HRA, HSA: Eligible and Ineligible Expenses” page at **Cigna.com/expenses** to see the requirements for eligible items.

Health plan premiums/contributions

- ▶ Plan premiums and contributions – the amount paid for a coverage under a health plan – are not eligible expenses under the FSA.
- ▶ Some premium expenses are eligible under the HRA. Visit **Cigna.com/expenses** for a listing of eligible premium expenses.
- ▶ Send a receipt showing the coverage period (date range) for the premium payment.

Remember

- ▶ You can submit an online reimbursement request 24/7 through **myCigna**; or print the form and fax it to us.
- ▶ You can submit up to 30 expenses via the online reimbursement request and up to three expenses using the paper form.



Have questions? We’re here to help.

Call the number on the back of your ID card – 24/7/365.

