Flexible Spending Accounts (FSAs)
Frequently Asked Questions or Examples

What do I need to do to enroll in the Conference-administered FSAs?

After completing your clergy compensation form with your electing amount shown on Line 2c (medical) or Line 2e (dependent daycare), simply complete the Benefit Enrollment Form provided in Appendix C of the main document. If you wish to include medical expenses for your spouse and/or dependents, include their names and social security numbers in the appropriate blanks. Sign and submit to the Conference Benefits Office.

Once I enroll, how and when can I be reimbursed?

Once your enrollment form is provided to Healthgram, you will receive a debit card with which to make purchases at your local pharmacy, provide for payment of your copays, deductibles, etc. at your doctor’s office, or pay your daycare expenses at your provider’s place of business. As long as your vendor has a point-of-sale terminal (a credit card scanner), you can use your debit card as a prepaid credit card.

What if I had expenses prior to receiving the debit card or didn’t use the debit card?

If you have expenses that you have made without the debit card or prior to receiving it, you will complete a reimbursement form and submit the form, along with your receipt(s), to Healthgram at the email or postal mail address shown on the form.

What if my church has already reimbursed these expenses to me?

Obtain the receipt from the church and remit to Healthgram along with the reimbursement form for payment. Once you have received the reimbursement, return the monies to the local church as repayment of their reimbursement to you.

How much can I claim as reimbursement during the year and when during the year?

Once you have elected your amounts and submitted your enrollment form, the total amount of your withholding shown on the respective lines on your clergy compensation form will be available for reimbursement to you. Your withholdings will continue throughout the year, but all monies are available “up front.”

How can I check the balances on my debit card?

You can verify the balances on your debit card by accessing your account through the Healthgram portal. Once logged into the Healthgram site, click on “Accounts”, and then “Flex Balances”. At the top of this page, there is a link to the “Wealthcare” site. By clicking on this link, you will be on the Wealthcare site where you can check your debit card balances. (See the Wealthcare Portal Guide in Appendix E of the main document.)
How can I obtain an extra debit card for a spouse or a dependent child?

If you have included your spouse or a college-aged dependent on your enrollment form, for ease of use, you can receive an additional debit card which will draft from the same account as your payments. If you need an additional card, please send an email to Dale Bryant or Jennifer Burton, and we will forward to our Healthgram representative for issuance.

How could you be reimbursed in these following scenarios:

Co-pay at the doctor
If using your debit card, provide your debit card as a prepaid credit card upon checkout. Most doctors’ offices now have point-of-sale terminals where these can be swiped. Once the transaction is complete, obtain your receipt for payment and retain for your records for the remainder of the year.

If you are not using your debit card, complete your payment with cash, check, or your own credit card. Once the transaction is complete, obtain your receipt for payment. Complete the reimbursement form and submit, along with your receipt, to Healthgram for reimbursement.

Picking up a prescription at a pharmacy
If using your debit card, provide your debit card as a prepaid credit card upon checkout. Your pharmacy, as a retail outlet, should have a point-of-sale terminals where these can be swiped. Once the transaction is complete, obtain your receipt for payment and retain for your records for the remainder of the year.

If you are not using your debit card, complete your payment with cash, check, or your own credit card. Once the transaction is complete, obtain your receipt for payment. Complete the reimbursement form and submit, along with your receipt, to Healthgram for reimbursement.

Having a colonoscopy where they want you to pay your co-pay (and amounts under your deductible upfront)
If you are providing payment at your doctor’s office, hospital, or medical facility and are using your debit card, provide your debit card as a prepaid credit card upon checkout. Most doctors’ offices now have point-of-sale terminals where these can be swiped. Once the transaction is complete, obtain your receipt for payment and retain for your records for the remainder of the year. (As this is probably more than $200, await an email or a letter from Healthgram/Wealthcare requesting you to submit the receipt for verification of qualification based on their normal review procedures.)

If you are providing payment at your doctor’s office, hospital, or medical facility and are not using your debit card, or are completing your payment via postal mail, complete your payment with cash, check, or your own credit card, as would be appropriate. Once the transaction is complete, obtain your receipt for payment. Complete the reimbursement form and submit, along with your receipt, to Healthgram for reimbursement.
Getting eyeglasses
Now that you have gotten those sophisticated spectacles, you should be able to see that your optician’s office does accept credit cards, and, therefore, your prepaid debit card. Using that for your payment, make sure you retain your receipt for the remainder of the year. (Again, as these are probably more than $200, you should be receiving an email or letter from Healthgram/Wellcare requesting your submission of that receipt for verification of the expense under their normal review procedures.)

If you forgot your debit card, or chose to complete payment through another manner, again, retain your receipt, complete your reimbursement form, and submit, along with the receipt, to Healthgram for reimbursement.

Adult daycare for parent where there is a point-of-sale machine
For adult daycare for a parent, let’s first make sure that you have properly included them on your enrollment form, showing them as one of your dependents (as they live with you or you claim them as a dependent on your tax return). If they have been claimed, and the expenses for their care are so that you can remain employed (which meets the work-related expense test in Appendix B), the expenses would be reimbursable under this plan.

Since the provider does have a point-of-sale terminal (allowing for the use of credit cards), you can use your debit card to provide payment for this monthly expense. Once the transaction is completed, obtain your receipt and retain it for the remainder of the year. (Be prepared to receive an email or a letter from Healthgram/Wellcare in order to provide this receipt to them for their normal review procedures.)

If you don’t use your debit card and, instead, provide for the payment in another manner, complete the transaction and obtain your receipt. Complete the daycare reimbursement form, submit it and the receipt to Healthgram at the email or postal address provided on the form.

Monthly daycare bill where they don’t take credit cards
Because this provider does not provide the ability to pay via credit cards, you will need to pay your monthly bill by check or cash. However, once you have obtained the receipt for your payment, completed the daycare reimbursement form, and submit it, along with the receipt, to Healthgram for reimbursement. The email or postal address is shown on the reimbursement form.