



## **AUTOMATIC CLAIM SUBMISSION: HOW IT WORKS**

### ***When you select automatic claim submission of medical expenses***

#### **Medical Expenses (see below for Pharmacy)**

For automatic claim submission to apply:

- You must be a member of a Cigna medical plan.
- You must elect automatic claim submission of medical expenses to your Health Care Flexible Spending Account.
- You must not have any other source of reimbursement for these expenses.

The provider will be paid directly for any out-of-pocket expenses (other than copayments) remaining on claims submitted to the Cigna medical plan and automatically sent to your FSA. Both you and your provider will receive an Explanation of Benefits (EOB) for the payments made from your FSA. The EOB you will receive will also identify the remaining balance in your Health Care FSA.

For copayments, you will be reimbursed directly for any copayments on claims submitted to the Cigna medical plan and automatically submitted to your FSA.

#### **Pharmacy Expenses**

For automatic claim submission to apply:

- You must be a member of a Cigna Pharmacy plan.
- You must elect automatic claim submission of medical expenses to your Health Care Flexible Spending Account.
- You must not have any other source of reimbursement for these expenses.

When you visit Cigna participating pharmacies, your FSA will be used automatically to pay your out-of-pocket prescription costs (deductible, coinsurance, copayments). You will not pay anything out of your pocket for covered expenses unless your remaining FSA balance cannot cover the cost.

### ***When you select automatic claim submission of dental expenses***

**Automatic claim submission is available only for Cigna Dental PPO and Traditional Indemnity plans. It is not available for members of Cigna Dental managed care plans.**

For automatic claim submission to apply:

- You must be a member of a Cigna Dental PPO or Traditional Indemnity plan.
- You must elect automatic claim submission of dental expenses to your Health Care Flexible Spending Account.
- You must not have any other source of reimbursement for these expenses.

The provider will be paid directly for out-of-pocket expenses (other than copayments) on claims submitted to the Cigna Dental plan and automatically submitted to your FSA. Both you and your provider will receive an Explanation of Benefits (EOB) for the payments made from your FSA. The EOB you will receive will also identify the remaining balance in your Health Care FSA.

For copayments, you will be reimbursed directly for any copayments on claims submitted to the Cigna medical plan and automatically submitted to your FSA.