

Your FSA is an employee benefit sponsored by your employer that allows you to pay for qualified expenses such as health care and dependent care services with tax-free funds. Since taxes are not deducted from your FSA payroll contributions, you will experience two important financial benefits:

- Health care and dependent care expenses become more affordable
- Your take home income increases



	Without an FSA	With an FSA
Pre-Tax Annual Income	\$38,000	\$38,000
FSA Contribution	\$0	\$500
Annual Taxable Income	\$38,000	\$37,500
Federal, State & FICA	\$10,127	\$9,994
Out-of-Pocket Health Expense	\$500	\$0
Take Home Income	\$27,373	\$27,506

**TAKE HOME PAY INCREASES BY \$133**

**Health Care FSA:**

- ❑ Annual contribution maximum = \$2,700
- ❑ Balances at end of plan year = depends on employer's plan parameters

**Dependent Care FSA:**

- ❑ Annual contribution maximum = \$5,000
- ❑ Balances at end of plan year = unused funds after the runout period are forfeited

**Commuter FSA:**

- ❑ Monthly contribution maximum = \$265 per month for transit and \$265 per month for parking
- ❑ Balances at end of plan year = all unused funds rollover month to month



**Plan Features**



**PORTAL/MOBILE**

- ✓ To access your member portal, go to: [londonhealth.wealthcareportal.com](http://londonhealth.wealthcareportal.com)
- ✓ To download your mobile application search for the following in your smart phone store: [London Health](#)
- ✓ To login to your portal and mobile app you will need two key IDs:

ER ID = [SEE YOUR USER GUIDE](#)  
EE ID = [SEE YOUR USER GUIDE](#)



**RESOURCES**

- Within the London Portal you will have access to many innovative and valuable resources within the **MY TOOLS** tab:
- ✓ For education resources click on **ACCOUNT RESOURCES**
  - ✓ For helpful account links, such, click **HELPFUL LINKS**
  - ✓ For a member in-depth guide click **FORMS AND DOCUMENTS**



**CONTACT**

- To contact London Health please use the following:
- ✓ Email: [customerservice@londonhealthusa.com](mailto:customerservice@londonhealthusa.com)
  - ✓ Phone: 401-435-4700, option #3
  - ✓ Fax: 401-435-3937



# FSA Payment Options

## 1 Debit Card



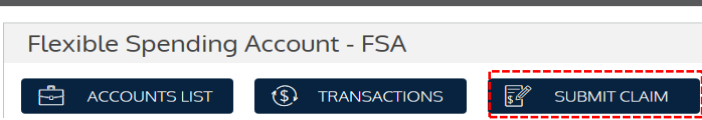
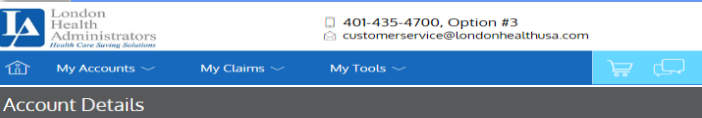
- ❖ Swipe at point of service
- ❖ Use # to pay online
- ❖ State # on invoice and return to provider

## 2 Mobile Application



- ❖ Click **MENU** button in upper left of app
- ❖ Click **SUBMIT CLAIM** icon within top tool bar

## 3 Desktop Member Portal



- ❖ Click FSA plan within home dashboard
- ❖ Click **SUBMIT CLAIM**

## 4 Email/Fax



- ❖ **Email receipt to:**  
[claims@londonhealthusa.com](mailto:claims@londonhealthusa.com)
- ❖ **Fax receipt to:**  
[401-435-3937](tel:401-435-3937)



# Eligible Expenses

### HEALTH CARE

- Acupuncture
- Ambulance
- Birth Control
- Chemical Dependency
- Child Birth/Delivery
- Chiropractors
- Contact Lenses
- Copays
- Deductibles
- Dental Expenses
- Dermatologist Fees
- Diagnostic Testing
- Durable Med. Equip.
- Eyeglasses
- Hearing Aids
- Hospital Services
- Laboratory Fees
- Long-Term Care
- Mental Health
- Over the Counter Rx\*
- Optometrist
- OBGYN Services
- Physician Services
- Prescription Drugs
- Psychiatric Care
- Surgeon Fees
- Therapy (PT/OT/ST)
- Vision Expenses

### DEPENDENT CARE

- Child day care programs
- Before and after school programs
- Home care (care giver cannot be spouse or dependent and is 19 years of age)
- Summer Day Camps
- Funeral Expenses
- Nursery school program
- In-home Care for Elder Care

### COMMUTER

- Work related public transportation such as bus, subway, train and ferry passes
- Work related parking

**\* Over-the-counter drugs are only eligible expenses if you have a doctor's prescription**