



## How to Submit Your Health Care Spending Account Claims for Reimbursement

### Step 1: Submit your Expense(s) to your own Group Benefits Plan

- See 'How to Coordinate Your Group Benefit Claims with another Plan for Reimbursement' Resource from Kechnie Benefits.

### Step 2: If Applicable, Submit Paid Claims to the Spousal Plan /Alternative Provider to Coordinate Benefits

- See 'How to Coordinate Your Group Benefit Claims with another Plan for Reimbursement' Resource from Kechnie Benefits.

### Step 3: Submit Claims Documents To HCSA Plan for Reimbursement

- Gather your Provider Receipt/Invoice, the Explanation of Benefits (EOB) from your Core Plan, the EOB from your Spousal/Alternative Plan (if applicable) and submit these by email to [Claims@Kechnie.com](mailto:Claims@Kechnie.com).
- When submitting your receipts and Explanation of Benefits, please note in your communications to Kechnie Benefits:
  - "Please have the remaining eligible balance of this claim paid by my Health Care Spending Account (or HCSA)"
- All HCSA claims receive an EOB for your reference, and in the event that a Spousal/Alternative HCSA plan exists.

#### **NOTES and REMINDERS:**

- A Health Care Spending Account (HCSA) is always the last Payor when processing claims. Meaning, you must first submit your claims through your Core benefits plan, followed by your Spouse's Core plan second (if you are coordinating benefits), before submitting to HCSA.
- In the event that both yourself and your Spouse each have your own HCSA Plan, you must process your Core Plan remainder under your own HCSA Plan first, and your spouse's HCSA Plan second.
- Most HCSA plans run on a Calendar Year basis (from Jan - Dec), and will have either a Claims Carry Forward or a Credit Carry Forward provision - your Group Benefits Booklet will note which Carry Forward your plan has, or you may contact Kechnie Benefits for confirmation of any details of coverage under your HCSA Plan you require.

