

Spending Your MRA and HCSA: Using Your Debit Card

Simplified Medical Plan for Arizona and Ohio – Effective January 1, 2020

When you enroll in the Simplified Medical Plan, you'll receive a debit card to use to pay eligible expenses from your Medical Reimbursement Account (MRA) and Health Care Spending Account (HCSA). This tip sheet explains how to pay for eligible expenses you incur starting Jan. 1, 2020. Requests for reimbursement from your MRA/HCSA for 2019 eligible services should be made to your 2019 health care company.

Funding and Using the MRA and HCSA

- An MRA is automatically set up for you when you enroll in the Medical Plan and is funded by JPMorgan Chase when you complete specific Wellness Activities. You cannot contribute your own dollars to your MRA. At the time of enrollment, you also have the option of setting up an HCSA, which you can fund with your own before-tax dollars.
- Your MRA funds are used first to pay for eligible medical and prescription drug expenses. Once there is no money left in your MRA, your HCSA funds can be used to pay for eligible out-of-pocket medical and prescription drug expenses. (**Note:** Your HCSA can be used for dental and vision expenses, but your MRA cannot.)
- Any balance left in your MRA at year-end carries over to be used in future years. And up to \$500 of HCSA funds remaining at the end of the year automatically carries over to the following year.^{1,2}
- Your health care company, Aetna or Cigna, administers your MRA and HCSA³.

Don't miss the deadline!

You must submit MRA claims by December 31 of the year following the year in which you received services. You have a shorter period for HCSA claims; they must be submitted by March 31 of the following year (due to IRS regulations).

¹If you are enrolling in another employer's plan with a Health Savings Account ("HSA") and have a balance remaining in your JPMC HCSA account, then those HCSA amounts can only be used to pay for claims incurred through the day before your HSA coverage effective date. Generally, the IRS does not permit concurrent coverage under an HSA and HCSA. Please contact your tax advisor if you have questions.

²If you were previously enrolled in the HCSA and decide not to participate in 2020, any unused amounts of \$25 or less will be forfeited.

³If you don't enroll in the JPMorgan Chase Medical Plan, your HCSA is administered by Cigna.

How the Debit Card Works

The Simplified Plan provides a debit card payment option in 2020. If you participate in the HCSA, you will use the same card to access your MRA and HCSA funds.

With the debit card, you have the flexibility to choose when you want to use your MRA and HCSA funds. You decide each time you get care or services whether you want to pay your portion of the expense using the debit card or using your personal funds.

The debit card only works at eligible merchants and providers, which generally includes doctor and dental offices, hospitals, pharmacies, etc. And, while most eligible expenses won't require substantiation, you should always keep your itemized receipts and be prepared to substantiate any debit card claims, as required by the IRS.

- **Medical plan expenses:** You are encouraged not to pay your medical plan providers or facilities at point of service.
 - If the provider requires you to pay at point of service, you can pay using your debit card or using personal funds (and later submit for reimbursement from your MRA/HCSA).
 - If you do not pay at point of service, you will receive an invoice from the provider/facility once your health care company (Aetna or Cigna) processes the claim and determines the amount you owe. You can use your debit card when paying the hard copy invoice (via mail) or you can go online to pay your provider with your debit card either through your provider's site or your health care company's site (if supported by your health care company). Alternatively, you can pay the provider invoice from personal funds and then submit for reimbursement from your MRA/HCSA.
- **Prescription Drug expenses:** The pharmacy electronically connects to CVS Caremark to determine how much you owe for your prescription and will require you to pay your portion at the point of sale. If you use your debit card for your portion, your cost will pay from your MRA first, then your HCSA. Or, you can pay from your personal funds at point of sale and later submit for reimbursement from your MRA or HCSA.
- **Dental and Vision expenses:** These can only be paid from your HCSA. You can choose to pay using your debit card, or to pay from your personal funds at point of service and later submit for reimbursement from your HCSA.
- If you need to file for reimbursement, you can submit an online claim form for reimbursement from your MRA or HCSA or a paper claim form (via mail or fax). The paper claim form can be found on your health care company's website (Aetna or Cigna) or on My Health > Medical, Rx, MRA & Spending Accounts > Claims and Other Forms.

The Debit Card gives you more control over your MRA/HCSA funds:

1. You can review payments before MRA/HCSA funds are taken out of your account. For example, you can save those funds for certain expenses that you anticipate later in the year.
2. If you elect to participate in the HCSA to pay for dental and vision expenses, you don't have to pay from personal funds and file claims for reimbursement – you can just use your debit card.
3. If you or a covered dependent receive assistance with the cost of your prescription drugs through a manufacturer discount card or through a government assistance program, you can allow those programs to pay first before your MRA/HCSA funds are used.
4. If you want to save your MRA or HCSA funds and spend them only for certain expenses during the year

Contacts

Additional information to help you choose your benefits during annual enrollment and use them throughout the year can be found on **My Health**. If you have additional questions or need more information, see the tip sheet, **Who to Call With Benefits Questions**.

*For plan details, use the 2020 Annual Enrollment Bulletin, Simplified Medical Plan Overview and Summary Plan Descriptions (SPDs) found on **My Health** > Benefits Enrollment.*

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