Employee Information

Flexible Spending Account

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The csONE Benefit Solutions benefit card is a convenient way to access your FSA funds at the point of sale rather than submitting a claim and waiting for reimbursement. You can use it to pay for office visit and prescription co-pays, health insurance deductibles and qualified over-the-counter expenses.

About the Benefit Card

The benefit card draws funds directly from your current FSA.

- It should only be used for eligible expenses incurred within the current plan year.
- The benefit card can be used to purchase over-the-counter non-medicated items. Example: crutches or bandages.
- The benefit card cannot be used to purchase over-the-counter medicated items. You will need to pay with another form of payment and submit for reimbursement. Example: ibuprofen or antiseptic ointment.
- A service must be rendered before payment can be made with the benefit card.
- You will receive two cards with your name on both. The additional card can be used by your spouse and/or dependent(s).
- Keep it! Don't throw away your benefit card at the end of the plan year. The card has an expiration date and remains valid until then as long as you participate in the plan.

Keep Your Documentation

When you use your benefit card, keep your documentation for the purchase just like you would if you were going to submit a claim for reimbursement. The IRS requires that you keep proof of your benefit card purchases for your tax records. The IRS requires you provide us with proof of transactions made with the benefit card when:

- The transaction does not auto-adjudicate at the point-of-sale
- The transaction amount does not match your employer's health plan co-pay

We will notify you when we need documentation for a benefit card purchase. You can submit a detailed invoice to us through:

- Our Consumer Portal at www.csONE.com with an upload
- Our mobile app with photo
- FAX, mail, or in person

Need to Submit for Reimbursement?

If you need to submit a claim, it's easy. Get it to us any of these ways:

- Log into the Consumer Portal, enter the claim details, and upload scanned supporting documentation to us.
- Log into the mobile app on your smartphone, enter the claim details and snap photos of supporting documentation to submit them to us.
- Complete a claim form, attach copies of supporting documentation and send them by FAX or mail to us. You can even drop them off in person!

You can track all your claims through the Consumer Portal from our website or mobile app.