

# **Flexible Spending Account Plan**

## **Crossover Feature**

The FSA plan utilizes an automatic “crossover” feature through which the health plan administrator will automatically send our FSA administrator, OptumHealth (formerly ARC) certain medical expenses that you, your spouse, or your eligible dependents have incurred under the health plan during the FSA plan year for which you, not the health plan, are responsible. This information will be transmitted to OptumHealth monthly and you will be reimbursed for such expenses the next reimbursement date after the information is received by OptumHealth. Of course, the health plan administrator will not include any expenses that cannot be reimbursed under the FSA plan, such as expenses for cosmetic surgery.

By participating in the FSA plan (and therefore participating in the crossover feature), you understand, agree, and certify that:

- In the event that the crossover feature results in an overpayment to you, for example, if a medical expense is “re-priced” or otherwise adjusted by the health plan after it has been sent to OptumHealth by the health plan administrator and after OptumHealth has reimbursed you based upon the original amount submitted by the health plan administrator, and such re-pricing results in a lower amount being your responsibility, you will be notified and asked to promptly repay the plan in the amount of the over-reimbursement.
- Any expense that has been submitted to OptumHealth by the health plan administrator through the crossover feature:
  - has not been reimbursed, and will not be reimbursed from any other source, and
  - will not be claimed as a medical deduction on your personal income tax return.
- In the event that you receive a reimbursement for the same expense through both the crossover feature and another source (for example, if you accidentally also submit a claim form for the same expense), you will promptly repay the plan in the amount of the over-reimbursement.

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