



Which pays first, the HSA or FSA?

Here's how **SimplyHSA**, the **BESTflexSM Plan** Limited Health Care FSA, and the **Benefits Card** work together.

Example:

The FSA used with SimplyHSA must be a Limited Health Care FSA (dental and vision only). In this example, the deductible for the High Deductible Health Plan (HDHP) has not been met.

Account Balance

SimplyHSA: \$1,500
 Limited HCFA: \$50

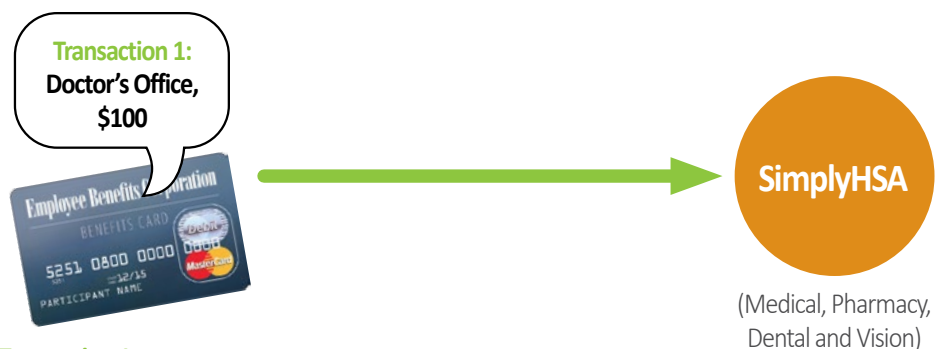
Transaction 1: Doctor's Office

The Benefits Card skips the FSA and takes all the funds from SimplyHSA (FSA can only pay dental and vision, not medical expenses).

Transaction 2: Dentist's Office

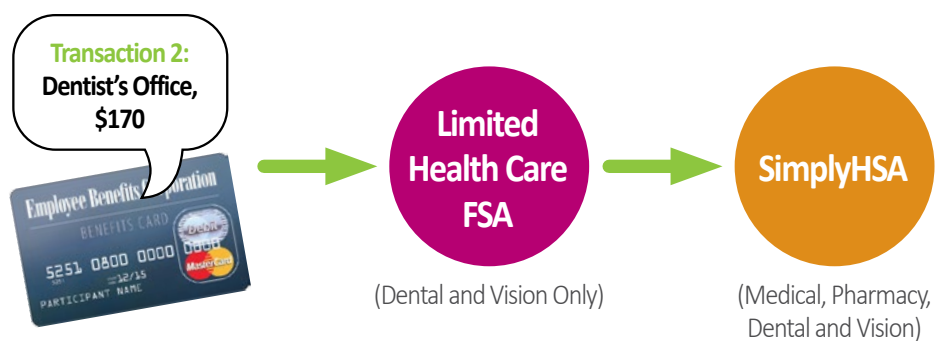
The Benefits Card first draws funds from the FSA, and when they are depleted, draws funds from SimplyHSA.

A less sophisticated system might require the participant to have two separate cards, or that the provider manually split the transactions at the point-of-sale. The Benefits Card does this automatically!



Transaction 1

| | |
|---------|-------------------|
| \$1,500 | SimplyHSA Balance |
| - \$100 | Doctor's Visit |
| <hr/> | |
| \$1,400 | Remaining Balance |



Transaction 2

| | | | |
|--------|----------------|---------|-------------------|
| \$170 | Dentist Bill | \$1,400 | SimplyHSA Balance |
| - \$50 | LHCFA Balance | - \$120 | Dentist Bill |
| <hr/> | | <hr/> | |
| \$120 | Remaining Bill | \$1,280 | Remaining Balance |



P: 800 346 2126 | 608 831 8445
 F: 608 831 4790
 P.O. Box 44347
 Madison, WI 53744-4347
 An employee-owned company
 www.ebcflex.com

Questions?

If you have any questions, please contact your Participant Services at **800 346 2126**, or email participantservices@ebcflex.com.