

Tips for using electronic reimbursement called Crossover

Crossover.

Your SelectAccount personal spending account is a convenient way to pay for eligible health care expenses and to save money on taxes. One of our most popular features is the electronic reimbursement feature, also known as crossover.

How Crossover works

Medical crossover allows your health plan to automatically submit claims to SelectAccount for reimbursement.

- You go to the doctor
- Your doctor submits a claim to your health plan for the care you received
- Your health plan processes the claim and submits your portion of the eligible expense to SelectAccount.
- SelectAccount processes the claim against your account(s) and reimburses you by check or automatic deposit into a checking or savings account of your choice.

Prescription drug crossover - if eligible, the dollars in your account will also be used to cover the cost of your pharmacy purchases, like prescription drugs. That means you will pay nothing out of pocket when picking up your prescription if you have money available in your account.

Crossover saves you time because you don't have to submit claims or online withdrawal requests to receive reimbursement. And, you receive your reimbursement faster when you also have direct deposit.

Crossover should not be selected in the following circumstances:

- If you or any of your covered dependents have more than one health plan, private or Medicare.
- If you request a debit card
- If you have a domestic partner or dependent covered by your health plan who is not a tax dependent **(HSA accounts only)**
- If you have a domestic partner covered by your health plan who is not a tax dependent **(FSA accounts only)**

Visit SelectAccount online at www.selectaccount.com and register to manage your account online including opting in or out of crossover and enrolling in direct deposit. If you have additional questions, you can talk with a service representative from 7 a.m. to 7 p.m., CT, Monday through Friday.