Once your claims have been processed, CIGNA will issue you a reimbursement check for your eligible expenses. If you have multiple submissions before the end of the payment period, you will receive one reimbursement for all requests submitted.

- You can save time with the convenience of direct deposit. To enroll, log in to myCIGNA.com and click on Settings & Preferences. Select Direct Deposit and complete the requested information. If you do not have Internet access, call the number on your CIGNA ID card or 1.800.CIGNA24 (1.800.244.6224) to request an enrollment form.

- You are eligible to receive the full amount of your flexible spending account annual contribution for payment of qualified health care expenses even if payroll deductions have not yet reached your total contribution for the plan year.

Important Considerations

- We recommend that you make sure any covered dependents meet the IRS definition of “dependent.” Most unmarried children under age 19 (24 if a full-time student) will qualify. Other dependents (other than your spouse) must be your relative, and you must provide more than half of their support. Domestic partners, civil union partners and same-sex spouses may not qualify. If a person does not meet the IRS definition, payments issued from the flexible spending account for this nonqualified individual will be subject to tax. For more information, please visit www.irs.gov.

- Please save all itemized receipts. CIGNA may need supporting information, including receipts, to verify that the expense is eligible and complies with IRS rules. That’s why it’s important to save all receipts, and fax or mail them promptly when you’re asked for them. If you use your debit card for certain expenses and do not submit proper receipts, the expenses are considered ineligible, and you’ll have to reimburse your account. You could also lose the tax-exempt status of your account and lose access to your debit card.

- Remember, you lose what you do not use. The IRS requires that you forfeit unused account balances at the end of your plan year. However, your employer may allow you to use money remaining in your account at the end of the plan year to pay for claims incurred during the 2 1/2 months after your plan year ends. Please check with your employer to determine if this option is available to you.

- Over-the-counter drugs and medical care items are not covered under all plans. For more information, contact your plan administrator or contact CIGNA Customer Service by calling the toll-free number on your CIGNA ID card or 1.800.CIGNA24.

- If you enroll in the flexible spending account, you must remain enrolled for the entire year. You can adjust your contribution only with a qualifying life event, such as the addition or loss of a dependent, or a change in marital status. However, you can set aside a different amount each year.

- If you or your spouse is enrolled in a medical plan that qualifies for contributions to a Health Savings Account, you may not be eligible to enroll in a flexible spending account. If you are eligible, the qualified expenses and plan options available to you under the flexible spending account may vary. Please check with your employer to review your plan options, determine if you can enroll in the flexible spending account, and find out whether you are eligible for automatic claim submission from your medical plan to your flexible spending account.

We’re here to help

myCIGNA.com. You have online access to account information whenever you need it: up-to-date balance information, claim status, claim forms and answers to general questions.

Health Statements. Mailed directly to your home, these statements give you an easy-to-understand report on your account balance, and claim and payment activity – helping you manage your account and make the most of your flexible spending account.

Answers are a phone call away. Customer Service representatives are available 24 hours a day, 7 days a week. Just call the toll-free number on your CIGNA ID card or 1.800.CIGNA24.