

Participant Frequently Asked Questions



1. Who administers my healthcare spending accounts?

Luminare Health administers your healthcare spending accounts. For your convenience, we've ensured you can access your account information by visiting your health plan's website: wellstarhealthplan.org.

2. How can I obtain a reimbursement claim form to submit to my flexible spending account (FSA) or health reimbursement accounts (HRA)?

Access your FSA/HRA info by signing in to wellstarhealthplan.org or calling us at 877.267.3359.

3. How can I submit a claim for reimbursement?

You may fax your claim to us at 866.514.8287 or mail it to **Benefit Spending Accounts, P.O. Box 2968, Clinton, IA 52733**. Claims can also be submitted online by clicking the My Benefit Spending Accounts link on wellstarhealthplan.org or by downloading the Benefit Spending Accounts mobile app.

4. How can I check my account balance?

Log into your account at wellstarhealthplan.org to check your account balance or call our office at 877.267.3359.

5. I never received my check. How can I get a new check issued?

We must wait three weeks from the date the check was mailed before we can issue a stop payment. After the three week period has expired, we will issue a replacement check. The check will be cut during the normal check run for your employer.

6. May I request an account statement at any time?

Yes. Simply e-mail us or call our office and request an account statement.

7. Are over-the-counter (OTC) drugs covered under my plan?

Yes. You can purchase over-the-counter medications - including feminine hygiene products - using your Benefit Spending Card. There is no need for a prescription. If for any reason your transaction is denied at point of sale, you can manually submit your claim for reimbursement. **Contact Luminare Health at 877.267.3359** for a more complete list of eligible and ineligible expenses.

8. Can I submit my credit card receipt or a balance due statement from my provider in lieu of an itemized statement?

The credit card receipt and the balance due statement do not include the necessary information to process a claim. An Explanation of Benefit (EOB) form or itemized statement will be required.

9. Where can I use my Benefit Spending Card?

For medical Benefit Spending Accounts, the Benefit Spending Card is restricted to vendors that provide medical, dental, or vision services and have the correct vendor code assigned by MasterCard®. The transaction will be denied if any provider or vendor uses a general retail vendor code.

10. What can I pay for with my Benefit Spending Card?

You may use your Benefit Spending Card to pay for any qualified medical, dental or vision expenses that are not payable under any other plan. If the transaction does not match your plan's copayment, you will be required to submit an itemized receipt for the services covered in the transaction.

11. What if I lose my Benefit Spending Card? Can I get a new card issued?

If you lose your Benefit Spending Card, please notify us immediately so that we can turn off the card and prevent any unauthorized usage.

We will then issue you a new card. There is a \$5.00 charge for the replacement card. This will be deducted from your flexible benefit account.

12. I tried to use my Benefit Spending Card, but the transaction was denied.

There are several reasons why the transaction might be denied. The most common problems are insufficient funds in the account to cover the transaction, or the vendor does not have an approved MasterCard® vendor code. Please contact **Luminare Health at 877.267.3359** if you experience a problem to see if it can be resolved while you are at the provider's office.

13. How does an HRA impact Medicare?

An HRA has no impact on Medicare.

