What is UPMC Consumer Advantage?

- UPMC Health Plan is your flexible spending plan administrator (UPMC Consumer Advantage).
- UPMC Consumer Advantage includes a health care flexible spending account (HCFSA), dependent care flexible spending account (DCFSA), and qualified transportation accounts (QTAs). These accounts are IRS-approved plans that allow you to pay for eligible expenses with a portion of your salary that is NOT taxed.
- You do not have to be a medical plan member with UPMC Health Plan to participate in UPMC Consumer Advantage.

How does it work?

Health care FSA
A health care FSA is a prefunded account. You can use the funds in this account to pay for out-of-pocket expenses related to medical, prescription, dental, and vision costs. The entire amount you elect to put in the plan for the year is available on the first day of your eligibility. You can pay for your own out-of-pocket costs or any of your family members’ costs!

Dependent care FSA
Dependent care costs include day care expenses that allow you and/or your spouse to work full-time, seek work, or attend school full-time. Eligible expenses apply to children under age 13 or other dependents who require care, such as elderly parents. Unlike the health care FSA, the dependent care FSA is NOT prefunded. Claims are paid after contributions are made into the account.

Qualified transportation accounts
Commuter parking
Eligible expenses include the cost of parking your vehicle near your work or transit location. The account cannot be used to pay for parking expenses related to nonwork activities or parking for family members, gas/mileage, or bus passes. The money is available after it has been deducted from your pay.

Commuter transit
Eligible expenses include bus passes, van pools, and other mass transit expenses for work-related transportation.

How much should I elect to put into my HCFSA?
Review the previous year’s expenses to estimate your future out-of-pocket costs. Consider any upcoming dental work, medical procedures, maintenance drugs, eyeglasses, or other medical expenses you and your family members might need during the plan year. Your annual election is locked in for the plan year unless you experience a change in marital status, dependent status, employment status, or changes in day care provider expenses.

How do I put money into my FSA or QTA?
Your annual election will be divided equally by the number of payroll periods in your plan year. This amount will be deducted from your paycheck before any taxes are taken.

How do I get money out of my health care FSA and/or QTA?
If enrolling in a health care FSA or QTA, you’ll receive your UPMC Consumer Advantage card. HCFSAs are prefunded, so the entire annual election will be loaded onto your card. QTA elections will be available as payroll deductions are made. Use it to pay at the point of sale for all your eligible expenses. The amount paid will automatically be deducted from your account. Remember to save your receipts. In some instances you may be asked to submit your receipt to verify eligibility of the expense. If your spouse is covered under your UPMC Health Plan insurance, he or she will automatically receive a debit card. Cards can be requested via your UPMC Consumer Advantage portal for noncovered spouses or children over the age of 18. Eligible QTA expenses are for the subscriber only.

You can also get reimbursed from your UPMC Consumer Advantage account(s) by submitting a hard copy form or online form through the UPMC Consumer Advantage portal or mobile app.

Not all employers offer all account-based plans.
How do I request a dependent care FSA reimbursement?
Submit your request for reimbursement by using a hard copy form or by going to the UPMC Consumer Advantage portal or mobile app. To access UPMC Consumer Advantage, log in to my.pitt.edu, click on “My Resources,” select “UPMC Health Plan,” select “MyHealth OnLine,” then select “UPMC Consumer Advantage Portal,” under the Self-Service Quick Tools.

Frequently asked questions about commuter parking accounts

What types of expenses are eligible for reimbursement?
Eligible expenses include the cost of parking your vehicle near your work or transit location. The money is available after it has been deducted from your pay.

What expenses are not reimbursable?
Any parking expense for yourself and your dependents that is not work related. The account cannot be used to pay parking expenses for nonwork activities, parking for family members, gas/mileage, or bus passes.

Frequently asked questions about mass transit accounts

What types of expenses are eligible for reimbursement?
Commuter highway vehicle (van pool) expenses will be reimbursed according to the following criteria:
- Transportation must take place between your residence and your place of employment.
- Vehicle must have a seating capacity of at least six adults (not including the driver).
- At least 80 percent of the yearly mileage must be used for travel between your home and your job.
- During these trips half of the seats must be occupied (not including the driver).

What expenses are not reimbursable?
Any non work-related transit expenses for yourself and your dependents.

Frequently asked questions about dependent care accounts

Who is eligible to participate in the dependent care FSA?
To be eligible, you (and your spouse, if married) must work full-time, be looking for work, or attend school full-time.

Who is an eligible dependent for the dependent care FSA?
An eligible dependent is someone who spends at least eight hours a day in your home and is one of the following:
- A child under the age of 13 whom you can claim as an exemption for income tax purposes.
- A dependent under the age of 13 of whom you have custody for more than half of the year if you are divorced or legally separated.
- A dependent who is physically or mentally incapable of self-care (regardless of age).
- Your spouse who is physically or mentally incapable of self-care.

What types of expenses are eligible for reimbursement under the dependent care FSA?
The following are eligible expenses:
- Nursery care
- Preschool
- Before-school and/or after-school care
- Day camp
- Elder day care

The following expenses are not eligible:
- Dependent health care expenses
- Dependent care for children age 13 or older (unless disabled)
- Overnight camp
- Babysitting that is not work related
- School costs for kindergarten and higher grades (e.g., tuition for private schools)
- Long-term care services (e.g., nursing homes)

Qualifying health care FSA expenses
The following is not a complete list of all eligible expenses. Purchases and expenses must be related to medical necessity and must fall within the legal definition of medical care as defined in IRS Code 213(d). Expenses and purchases can be incurred by the plan participant, spouse, or eligible dependent. Refer to your employer’s Summary Plan Description for details specific to your plan. Additional forms and brochures are available at www.upmchealthplan.com/consumeradvantage.

Eligible expenses
- Acupuncture
- Alcoholism treatment
- Ambulance transportation
- Arthritis gloves
- Artificial limbs
- Artificial teeth
- Asthma treatments
- Bandages, elastic, gauze pads
- Blood pressure monitors
- Braille books and magazines
- Breast pumps
- Breast reconstruction surgery following mastectomy
- Carpal tunnel wrist supports
- Chelation therapy
- Chiropractors
- Circumcision
- Coinsurance amounts
- Contact lenses, materials, and equipment
- Copayments
- Crutches
- Deductibles
- Dental sealants
- Dental treatment
- Dentures and denture adhesives
- Diabetic supplies
- Drug addiction treatment/treatment of drug overdose
- Egg donor fees
- Eye examinations, eyeglasses, equipment, and materials
- First aid kits
- Flu shots
- Fluoridation device or services
- Guide dog
- Hearing aids
- Hospital services
- Immunizations
- Laboratory fees
- LASIK eye surgery
- Learning disability, instructional fees
- Medical alert bracelet or necklace
- Medical information plan charges
- Medical monitoring and testing devices
- Medical records charges
- Norplant insertion or removal
- Obstetrical expenses
- Occlusal guards to prevent teeth grinding
- Operations
- Organ donors
- Osteopath fees
- Oxygen
- Patterning exercise
- Physical exams
- Physical therapy
- Preventive care screenings
- Prosthesis
- Psychiatric care
- Radial keratotomy
- Sleep deprivation treatment
- Sterilization procedures
- Sunscreen with SPF 15+ and “broad spectrum” sunburn creams and ointments (over-the-counter)
- Taxes on medical services and products
- TV/phone for hearing impairment
- Thermometers
- Transplants
- Transportation expenses for person to receive medical care
- Usual and customary charges, excess
- Vaccines
- Walkers
- Wheelchair
- X-ray fees

**Eligible expenses with a prescription**
- Allergy medicine
- Antacids
- Antibiotic ointments
- Antihistamines
- Anti-itch creams
- Aspirin
- Calamine lotion
- Claritin
- Cold medicine
- Decongestants
- Diaper rash ointment and creams
- Diarrhea medicine
- Expectorants
- Eye drops
- Headache medications
- Hemorrhoid treatments
- Insect bite creams and ointments
- Laxatives
- Menstrual pain relievers
- Motion sickness pills
- Pain relievers
- Sinus medications
- Toothache and teething pain relievers

This flier is for informational purposes only and should not be construed as legal or tax advice. Flexible spending accounts are subject to all applicable laws and regulations including, but not limited to, the Internal Revenue Code. Restrictions and limitations may apply.
**Nondiscrimination Notice**

UPMC Health Plan\(^1\) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. UPMC Health Plan\(^1\) does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

UPMC Health Plan\(^1\):

- Provides free aids and services to people with disabilities so that they can communicate effectively with us, such as:
  - Qualified sign language interpreters.
  - Written information in other formats (large print, audio, accessible electronic formats, other formats).

- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters.
  - Information written in other languages.

If you need these services, contact the Civil Rights Administrator.

If you believe that UPMC Health Plan\(^1\) has failed to provide these services or has discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Civil Rights Administrator  
UPMC Health Plan  
600 Grant Street - 55th Floor  
Pittsburgh, PA 15219

Phone: 1-844-755-5611 (TTY: 1-800-361-2629)  
Fax: 1-412-454-5964  
Email: HealthPlanCompliance@upmc.edu

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Administrator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019. TTY/TDD users should call 1-800-537-7697.

Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

\(^1\)UPMC Health Plan is the marketing name used to refer to the following companies, which are licensed to issue individual and group health insurance products or which provide third party administration services for group health plans: UPMC Health Network Inc., UPMC Health Options Inc., UPMC Health Coverage Inc., UPMC Health Plan Inc., UPMC Health Benefits Inc., UPMC for You Inc., and/or UPMC Benefit Management Services Inc.
Translation Services


注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-499-6885（TTY：1-800-361-2629）。


सूचना: जो तमे गुजराती बोलता हो, तो नि:शुल्क साधा सहाय सेवाओं तमारा माटे उपलब्ध है. इन के लिए 1-888-499-6885 (TTY: 1-800-361-2629).


提拔：彼儂俾粵略 Métis，佢於此俾你信乎佢俾此粵略 頂級粵略 佢於此俾你信乎 佢於此俾你信乎 1-888-499-6885 (TTY: 1-800-361-2629)


UPMC Consumer Advantage*
U.S. Steel Tower, 600 Grant Street
Pittsburgh, PA 15219
www.upmchealthplan.com