

FLEX SPENDING & YOUR CONCIERGE MEMBERSHIP

What appointment does my concierge membership fee pay for?	Your fee covers the cost of an annual one-hour concierge exam. This is an out-of-pocket expense not covered by insurance.
What is a Flex Spending Account (FSA) and a Health Savings Account (HSA)?	FSAs and HSAs are elective, tax-advantage accounts that are used to pay for qualified medical expenses. FSAs are set up through your employer, whereas HSAs can be set up through your employer OR on your own, through a high-deductible health insurance plan. The funds in an FSA come out of your paycheck and if you don't use it, you lose it. It is also important to note FSAs and HSAs have different restrictions on purchases, and FSAs typically require itemized proof of purchase for all expenses.
Can I use my FSA or HSA to pay for my membership fee?	Maybe*
How do I go about seeking coverage/reimbursement from my FSA for my concierge fee?	<p>See CCP's 5-step FSA plan:</p> <p>Step 1. Sign up & pay for your concierge membership¹</p> <p>Step 2. Schedule your annual concierge exam²</p> <p>Step 3. After your exam, obtain an itemized receipt (superbill) for your exam from your doctor's office²</p> <p>Step 4. Submit your superbill to your FSA administrator for coverage/reimbursement²</p> <p>Step 5. Wait for a response from your FSA³</p>
What happens if my FSA or HSA denies my claim?	If your FSA or HSA denies your claim, the membership fee becomes a mandatory out-of-pocket expense. Contact CCP for more information.

IMPORTANT: THE FINE PRINT

¹ To pay for your membership, you can either: (1) use your FSA/HSA debit card, OR (2) use your personal funds (debit, check, ACH debit) and seek reimbursement from your FSA/HSA. You assume responsibility for your annual fee if your FSA/HSA does not cover it

² You cannot receive a superbill until you've had your annual concierge exam. Most FSAs require a receipt for payment for the services rendered within three months of payment. CCP recommends scheduling your annual concierge exam within this time frame to avoid loss of potential coverage

³ CCP and/or your physician CANNOT determine or guarantee your eligibility to pay for your membership with your FSA or HSA. Only your FSA/HSA administrator has the power to make this decision. Some members get all, part, or none of their membership fee paid for by their FSA/HSA