

Guide to Combination FSAs

A Combination FSA is a limited medical FSA plan that is converted to a general purpose FSA once a participant has met his/her high deductible.

Plan Design

A customize expense list will be created to encompass Post Deductible expenses.

A Deductible Verification Form will be utilized for a Combination FSA.

Administration Process

The participant will need to complete the Deductible Verification Form for a Combination FSA. Discovery Benefits tracks this information in our system.

Claim Processing

The Claims Department processes reimbursement forms and approves medical expenses if the Deductible Verification Form for Combination FSAs is submitted

- 1) The participant does not need to submit the Deductible Verification Form for the Combination FSA if he/she is submitting a claim for vision or dental expenses.
- 2) The Deductible Verification Form will be available on the Employer and Consumer Portal.

Discovery Benefits Contact Information:

Participant Services – Hours of Operations	7:00 a.m. to 7:00 p.m. CST (M-F)
Participant Services Toll-Free Phone Number	866-451-3399
Mailing Address	Discovery Benefits PO Box 2926 Fargo, ND 58108
Participant Services Toll-Free Fax Number	866-451-3245
Participant Services Email Address	customerservice@discoverybenefits.com