

Crossover Claim Process



What is Crossover?

Crossover is the process that allows your eligible expenses associated with Blue Cross Blue Shield (BCBS) to be automatically paid from your PayFlex® Flexible Spending Account (FSA) and issued to you via check or direct deposit. This process will reduce the amount of claims you have to submit to PayFlex.

How it works:

1. You visit your healthcare provider (ex: doctor's office, pharmacy).
2. The healthcare provider submits the claim to BCBS.
3. BCBS processes the claim and pays the healthcare provider directly.
4. BCBS then notifies PayFlex of any FSA-eligible out-of-pocket expenses for that claim that you are responsible for.
5. PayFlex processes the FSA claim and generates a reimbursement to you for the amount that you are responsible for, such as co-pays, deductible or coinsurance.
6. You receive a check from PayFlex OR if you're enrolled in direct deposit, the amount is directly deposited into your bank account on file with PayFlex.

Quick Tip: [Enroll in direct deposit](#)

[Login to HealthHub.com](#) > [Financial Center](#) > [Enroll in Direct Deposit](#)

Crossover Reminders:

- Claims that are not filed through BCBS, such as dental and vision expenses, will still need to be submitted to PayFlex for reimbursement. For quick and easy reimbursement, simply submit your expenses online at [HealthHub.com](#).
- Crossover may not be the best option for you if you would like to control when your claims are reimbursed. **If you do not elect crossover**, your expenses will not be automatically processed as they are in crossover and you will need to submit your BCBS Explanation of Benefits and/or out-of-pocket claims to PayFlex for reimbursement.

Questions?

Contact Customer Service at 800.284.4885, 7am-7pm, Monday – Friday and Saturday 9am-2pm CT.

