Learn the features of a Personal Care Account (PCA).



	PCA
What is it?	It's a health reimbursement account to help you pay for covered health care services and eligible medical expenses.
How do I get it?	You get it when you sign up for your health plan.
Who owns it?	APWU Health Plan.
Who puts money in it?	Only APWU Health Plan.
How is money put in it?	APWU Health Plan puts all of the money in the account at the start of the plan year.
If I don't spend it all this year, can I use it next year?	Yes. APWU Health Plan can limit the amount that can carry over.
Can I keep it if I leave APWU Health Plan? What happens to the money?	No. APWU Health Plan keeps the money.
When can I start spending it?	You can start spending your PCA on the first day of the plan year.

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	PCA
Do I have to pay taxes on it?	No. You don't have to pay federal or state income taxes on this money.
What can I pay for with it?	You can pay for eligible medical expenses determined by the IRS and APWU Health Plan. You can also use it to pay for dental, vision and other health care services and supplies listed under Section 213(d) of the Internal Revenue Code.
Can I have any other accounts with it?	Yes. You can have a health care FSA and dependent care FSA.
If I receive COBRA benefits, do COBRA rights apply to it?	Yes.

Choose how you pay for medical claims.

If you have funds available in your PCA, claims will be paid out of your PCA first. If you want to use your FSA or another account to pay a medical bill, you can instruct the health plan to turn off your PCA for the plan year. In some cases, you may have to pay the cost of the services up front. Pharmacy claims will always be paid out of your PCA, as long as you have funds available.

APWU HEALTH PLAN

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