

Flexible Spending Accounts Debit Card FAQ

Where can I use my Benefits MasterCard?

- The IRS now requires that the Benefits MasterCard can only be used at health care providers who have a health care-related merchant category code (such as physicians, dentists, vision care offices, hospitals, and other medical care providers) or at grocery stores, discount stores and pharmacies who utilize an Inventory Information Approval System (IIAS).
- You may not use the Benefits MasterCard at any merchant, including pharmacies, that does not have a health care related merchant category code unless that merchant or pharmacy utilizes an IIAS.
- When utilizing an IIAS, the Benefits MasterCard may be used to purchase only those items identified on a list of eligible medical expenses maintained by the merchant.
- When purchasing eligible health care-related items AND ineligible non-health care-related items, the merchant will only accept the Benefits MasterCard as payment for the health care-related items. You must pay for the ineligible items with another form of payment (cash, personal credit or debit card, etc).
- In rare circumstances, purchases made at merchants utilizing an IIAS may fail to process appropriately. In those cases, you will be required to submit substantiating documentation as described below. You must maintain proper documentation for purchases made with your Benefits MasterCard.
- A list of merchants utilizing an IIAS is available online at www.plansource.wealthcareportal.com/Page/Home note that some merchants, including Walgreens, have implemented a custom IIAS solution and do not appear on this list.
- Please remember to keep documentation for all purchases made with the Benefits MasterCard. Per IRS regulations, we may be required to request itemized receipts to verify the eligibility of purchases made with the card.
- Valid documentation of a purchase must include the dollar amount, date of service, name of provider, and a description of the purchased service or product. For over-the-counter health care items, the name of the product must be listed on the receipt.
- Any receipt that does not contain the detailed information described above is not acceptable. Credit card receipts are not acceptable.
- If the requested receipt is lost or otherwise unavailable, most providers can provide a detailed statement documenting FSA eligible purchases.
- **Important:** You cannot use your Benefits MasterCard at stores that do not participate in IIAS, even if you have used your Benefits MasterCard at these stores before. (Your transaction will be declined.)

How does the Benefit Card work?

- The Benefits MasterCard is accepted only at certain merchants. This includes physician offices, hospitals, dental offices, pharmacies (including mail order), hearing/vision care provides, etc. As you incur healthcare expenses, you present your card for payment. The card system will validate that your coverage is active and that you have available funds to cover the transaction.
- You must retain documentation of the expense, as you may be required to substantiate transactions in some cases by providing copies of the documentation. We recommend that you keep all documentation in a separate envelope for the entire plan year in the event the information is requested. For example, itemized receipts listing the merchant's name, name of the item/product, date and amount will be requested for all over- the-counter purchases.

There will also be a charge of **\$1.50 for any debit cards issued to you** (your initial card as well as any additional cards ordered for dependents).

- Use the card only for qualifying expenses, otherwise, you'll have to write a check back to the plan or the card will be deactivated. The card works great for prescription drug or office visit co-pays. If you purchase a prescription drug along with non-qualifying items, be sure to ask the merchant to ring up the prescription separately so that you can use the card. You can use the card for other health expenses, including medical, dental, vision and hearing. The card is valid for a three-year period and will contain information regarding your current plan year election. Each year when you re-enroll, the card will reflect that plan year election amount(s).

Is this process paperless?

- No. Although there is no requirement for you to complete claim forms, additional documentation will be required in some cases in order to meet IRS guidelines. Therefore, you must keep copies of all receipts and itemized statements (not the credit card receipt) for each purchase for the entire plan year. In some cases, you'll receive a letter requesting the documentation and you will be required to submit this information to substantiate the expense according to IRS regulations. For example, itemized receipts listing the merchant's name, name of the item/product, date and amount will be requested for all over-the-counter purchases.

If documentation is requested for one or more of your debit card purchases:

- Your initial Receipt Request will generate immediately upon the POS transaction, giving you 30-days to submit your supporting documentation.
- A second and Final Receipt Request will generate, giving you an additional 30-days to submit your supporting documentation.
- Failure to submit your supporting documentation within the 60-day timeframe will generate an Ineligible Overpayment Request and your Benefits Mastercard has been deactivated. In order to reactivate your card, you will need to do one of the following: Send valid supporting documentation to substantiate your transaction or submit repayment to your Reimbursement Account.

How often do I get new cards?

- As an active employee, your Benefits Mastercard is valid for three (3) years. A new card will automatically be sent to you 30-days prior to the expiration date listed on the card.

How do I get another card or report mine lost or stolen?

- You can log into the Consumer Portal at www.plansource.wealthcareportal.com/Page/Home to make this request or contact your Administrator.