Your FBA Benefits Card

With your FBA Benefits Card you have immediate access to pay for your eligible medical expenses. This allows you to avoid the hassle of paying out of pocket for services and then filing a claim for and waiting for a reimbursement check.

Where can I use my card?

Your card can be used at any authorized medical provider who accepts MasterCard. A complete list of authorized providers and retailers is available at www.sig-is.org.

The debit card system is coded to only accept charges from qualified merchants (i.e. doctor's office, dentist's office, pharmacy, online pharmacy, etc.).

Debit card or Credit Card?

You have the option of choosing credit or debit when using your FBA Benefits Card. We recommend you utilize the card as a credit card. If you chose to use the debit option, please visit the online portal and select *My Cards* then *View PIN* to obtain your PIN for debit transactions.

Do I need to submit documentation for my card transactions?

Some transactions made when using the FBA Benefits Card do require you to submit documentation as per IRS Regulations. You only need to submit documentation to us if you receive a notice from our office requesting it. These notices will be sent to you by regular mail or email (if on file).

To receive these notifications by email, please visit the online portal and update your communication preferences.

Do I need to submit the same documentation for repeat transactions?

If you have recurring expenses such as chiropractic care or allergy shots, you are able to have these transactions coded as recurring in our system. This allows us to automatically substantiate your transaction based on the documentation you will submit with the first charge.

Remember that recurring expenses can only be coded in our system if those transactions match the exact dollar amount at the same merchant/provider as the previous charge. Recurring expense coding will renew automatically from plan year to plan year.

How do I request an additional card for my dependents?

Please contact our office to request an additional card for your eligible dependents. Requests can be made by phone, email or online chat.

Contact Us! Ph: 1-800-437-3539 Email: flexdivision@flex-admin.com
Online Chat: www.flex-admin.com Fax: 757-431-1155

I received a request for documentation, what do I need to send?

IRS regulations require substantiation for any card swipe that does not equal a 'standard' co-payment amount (i.e. $10,$20,$35, etc.) or is not a recurring expense that was previously reviewed. Co-insurance will generally not match "standard" co-payment amounts.

When submitting your documentation, please ensure it includes the following:

- Date of Service
- Patient/Dependent's Name
- Amount Charged
- Provider/Merchant's Name
- Prescription Number/Name (if applicable)
- Nature of Expense

Remember cash register receipts are only acceptable for over-the-counter items and Prescription Expenses.

Can I use my card for my orthodontic payments?

Absolutely! Once you receive your ortho contract, just send a copy to our office and we will update your account. Each month that you charge your orthodontic contract payment to your card it will be automatically approved. Remember that your card swipe must match the payment plan in your contract in order for it to be automatically approved.

Why was my card declined?

There are several reasons your card may be declined.

- No available balance
- Ineligible Service Provider
- Expired Card
- Card has been Deactivated

We encourage you to review your account activity through the online portal and mobile app to ensure you have an available balance. If you need assistance with a card being declined please contact our office.

Did You Know?

How do I activate my card?

Your new card will be activated upon your first swipe. Your plan year election will automatically load on your card with your new annual election amount.

When does my card expire?

Your card is valid for three years as long as you are enrolled in the plan. We will mail you a new card prior to the new plan year if your card expires.

How do I replace a lost or stolen card?

You can report your card lost/stolen and order a replacement card through our online portal or by contacting our office at 800-437-3539.

How do I review my card transactions?

Our online portal and mobile app offer you real time access to your account transactions and balance. Log-in to mywealthcareonline.com/fba or download the mobile app for your smartphone or tablet from Google Play or iTunes Store by searching for *FBA Mobile*.