

Debit Cards

- Your Vita Flex Plan allows you to pay for eligible medical expenses with a Vita Flex Debit Card that is linked directly to your Health Flexible Spending Account, Health Savings Account and/or Commute balances. When paying for expenses, you must indicate that your Vita Flex Debit Card is a "credit card." Although it is technically a debit card because it is pre-funded, it will only work if you indicate that it is a "credit card."
- At the beginning of your first Plan Year, you will receive two (2) debit cards that will be mailed directly to your home address. **Your cards will be Automatically Activated with the First Use of the Vita Flex Debit Card.** To request an additional set of Vita Flex Debit Cards for an authorized dependent, you must contact Vita Concierge at help@vitamail.com or (650) 966-1492 or toll-free at (800) 424-3052. Please note that all Vita Flex Debit Cards will have the name of the account holder embossed on them and cannot be used by any other unauthorized user. Please also note that there is a \$10 fee that is automatically debited from your FSA balance.
- Each debit card has a three (3) year life, so please do not discard between Plan Years. You will automatically be sent a new card approximately 30 days prior to the card's expiration date.

What are the Advantages?

- You may use your Vita Flex Debit Card to pay for eligible expenses without having to pay out-of-pocket up-front and then wait to be reimbursed.
- You may use your Vita Flex Debit Card to pay for eligible expenses at any provider with a Qualified Merchant Code. The merchant code identifies the type of provider for every debit card transaction. Qualified merchants include doctor offices, dentist offices, hospitals, and pharmacies/drugstores with a special inventory system in place.
- Certain expenses will be exempt from the normal documentation requirements. In limited situations, you may swipe your card for eligible expenses and not have to submit documentation after-the-fact for those expenses.



What are the Challenges?

- Using the Vita Flex Debit Card does not mean that documentation requirements are eliminated entirely. It is important to **SAVE ALL YOUR RECEIPTS!**
- In order for your Vita Flex debit card to work at certain merchants that sell both medical and non-medical items, the merchant must have a special inventory system in place or must be able to prove to the IRS that 90% of their gross sales are from eligible items. Examples of such merchants include pharmacies, drugstores and grocery stores.
- For most expenses, you must still submit receipts to prove that your claim is an eligible expense.
- Using your debit card for claims that must be processed by insurance can be challenging. There is a deadline for submitting the required documentation to Vita Flex. Often, the deadline can pass before you receive information from your insurance company.
- We strongly recommend that you do not use your debit card for dental and orthodontic expenses. Frequently, the eligible out-of-pocket expense is different than what the provider estimates at your initial visit.
- You should not use your debit card for pre-payment for services that have not yet been incurred (ie: payment plan, labor charges). Pre-payments for services are ineligible and will result in automatic denial.

What are the Documentation Requirements?

- The IRS requires that all Flexible Spending Account claims have third party documentation to substantiate the eligibility of the claim.
- There are two different types of transactions for your debit card.
 - Transaction Type #1: Always requires submission of documentation after-the-fact.
 - Transaction Type #2: No additional documentation is required.
- Transaction Type #2 expenses are "auto-adjudicated." No additional documentation is required because they follow the specific guidelines outlined by the IRS for expenses that do not require documentation.
- You are NOT expected to know or guess which type of transaction you have incurred.
- You will be sent a documentation request from Vita Flex approximately two (2) to three (3) days after you charge your debit card. This request will clarify whether or not additional documentation is required.
- If additional documentation is required, you must submit the necessary documentation *by the deadline* indicated on the documentation request sent to you by Vita Flex.

Transaction Type #1 - When Documentation IS required

- In many circumstances you WILL be required to submit receipts to document your Health Flexible Spending Account expenses. Examples of expenses that will require documentation after you have used your Vita Flex Debit Card are listed below:
 - Dental services (e.g. crown or orthodontia)
 - Non-copay medical services incurred at a doctor office
 - Laboratory services
- It is important that you **SAVE ALL YOUR RECEIPTS!**
- For documentation requirements, please visit the Vita Flex searchable claims database at www.vitaflex.net or contact Vita Concierge at help@vitamail.com or (650) 966-1492 or toll-free at (800) 424-3052.
- Please only send in the debit card documentation once Vita Flex has sent you a request for the specific transaction. If you send in the documentation before we send you a request, the claim will not be processed. Please send in all documentation to Vita Flex by e-mail at claims@vitamail.com or by fax at (650) 964-3539 or toll free at (866) 964-3539.

Transaction Type #2 - When Documentation IS NOT required

- The IRS has outlined specific limited situations when you WILL NOT have to submit receipts. Please note that Transaction Type #2 will only work if you are currently enrolled in one of your Employer's group health plans.
- In most cases, documentation will not have to be submitted for the following eligible expenses provided the charges match your group health plan's specified co-pay amounts:
 - Co-pays (office visit, prescription, hospital, vision)
 - Eligible over-the-counter items purchased at stores that have implemented a special inventory system
- Co-pays must be exact multiples of your plan's specified copay amounts to avoid documentation requirements.
- All other expenses need to be documented after you have paid for the expense with your Vita Flex Debit Card.
- It is important that you SAVE ALL OF YOUR RECEIPTS!
- For more information, please visit our website at www.vitaflex.net.

What Happens if I Do Not Submit the Documentation?

- If you do not submit the required documentation within thirty (30) days from your first documentation request, you will receive a second request for the outstanding documentation.
- If you do not submit the documentation within thirty (30) days from your second documentation request, the expense is presumed to be ineligible since the required documentation was not received in a timely manner. At that point, your debit card will temporarily suspend and you will be required to repay the ineligible expense to the Plan.



What Happens if I Charge an Ineligible Expense?

- If, after you send the documentation, the expense (or a portion of the expense) is deemed ineligible, you will be required to repay the ineligible expense to the Plan.
- To repay money for ineligible expenses to the Plan, you can pay Vita by personal check or an Electronic Funds Transfer (EFT).
- If you have terminated employment, you will need to repay the money to the Plan by personal check or an Electronic Funds Transfer (EFT). If you do not repay the Plan, your account will be frozen and you will not be allowed to submit claims for reimbursement.
- Please note: Persistent purchasing of ineligible items may result in your card being permanently de-activated.

What if my Card is Lost or Stolen?

Immediately log on to the www.vitaflex.net site and report your card Lost or Stolen within minutes by clicking on *Profile* at the top of the screen then going to *Banking/Cards* on the left side of the screen. Alternatively, you can call Vita Concierge during our office hours to report a lost or stolen card. You may request a replacement card and you may be required to pay a fee from your Flexible Spending Account for the replacement card. For any other questions, please contact Vita at help@vitamail.com or (650) 966-1492 or toll-free at (800) 424-3052.