



Debit Card Frequently Asked Questions

Q. Which programs can the card be used with?

The debit card can be used in conjunction with Flexible Spending Accounts for medical only.

Q. What is the purpose of the card?

The mySourceCard MasterCard debit card is designed to eliminate the hassle of writing a check or paying with cash at the time of purchase. The card allows cardholder's to pay for their eligible health care expenses at qualified locations that accept MasterCard without the hassle of a reimbursement check.

Q. Where can the card be used?

The mySourceCard can be used at qualified locations including hospitals, physician and dental offices, vision service locations, pharmacies and merchants with IIAS certification.

Q. What is IIAS ?

IIAS is an Inventory Information Approval System as specified by the IRS. This system allows the retailer to automatically substantiate eligible healthcare FSA purchases through their inventory control system (UPC or SKU number)

For example, if you are purchasing cough medicine, which is an eligible FSA expense, the UPC code will recognize that item as eligible and will allow the charge on your mySourceCard.

Q. What if I buy multiple items and not all are eligible?

If the retailer has the IIAS system, only the eligible items will be processed on your mySourceCard. You will need to purchase the other items with cash, check or credit card.

Q. How do I know who is an IIAS merchant?

Retailers such as Walgreens, CVS, Wal-Mart and others have implemented the IIAS system. For a complete list of vendors you can check on-line for the most current list. The website address is WWW.SIG-IS.org . Please ensure you use the hyphen in this web address.

Q. How does the card work?

Present the mySourceCard as payment for eligible goods and services. Qualified purchases will be paid directly from a reimbursement account. The card works like any other debit card, except for three important differences:

1. It is limited to specific merchants and eligible expenses, which are determined by the benefit you selected.
2. There is no PIN. When given the option between debit and credit, choose credit.
3. It cannot be used at an ATM or for cash back when making a purchase.

Q. What is an eligible expense?

Depending on your employer's benefit plan it can include anything from hospital stays and doctor visits to prescription drugs and eye glasses.





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Q. What is an ineligible expense?

Anything that is not listed in your benefit plan document. It is important to note that the cardholder is responsible for the transactions conducted with the mySourceCard. If you are not sure if something is eligible, please contact our Customer Service Team at 866-472-0882.

Q. What if there is not enough money in the account?

The transaction will likely be denied. You will have to pay for the expense and submit a receipt and reimbursement form. We will review your account balance and if there are any funds available you will be reimbursed if it is an eligible expense.

Q. What if a doctor or merchant does not accept MasterCard?

You will need to pay for the expense and submit a receipt and reimbursement form.

Q. Do I need to keep all my debit card receipts?

You are required by the IRS to retain all your receipts as substantiation for your transactions. Transactions which can be automatically substantiated will also require receipts in case of an audit.

Q. Why do I need to substantiate a mySourceCard transaction?

IRS regulations require substantiation on every reimbursement. There is an exception for known co-pays and IIAS transactions. All other transactions require substantiation before they can be applied to your plan.

Q. What is required for substantiation?

Transactions requiring substantiation need a reimbursement form indicating it was a debit card transaction as well as the following:

Third party statement including:

- The name of the person whom the service was provided
- Date service was provided
- Total amount of expense
- Who provided the service
- Type of service provided

Q. What happens if I don't substantiate a transaction?

If substantiation is not received in accordance with your plan (normally 30 days), your card will be blocked and no future transactions will be processed on your mySourceCard.

Q. If my card is blocked, how long does it take to update once the transaction is substantiated?

An update to the card requires a minimum of 24 hours for reactivation.

Q. How do I know what my balance is?

You can access your account information on line 24/7 at www.myFlexInfo.com.



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Q. Is there a maximum amount per transaction?

Transactions in excess of \$2,000 will be declined. If a merchant continues to swipe your debit card, each swipe places that amount on your card and is considered towards the \$2,000 maximum. For example, your transaction is \$1,000 and the merchant doesn't receive an approval code and swipes your card again. That places a value of \$2,000 on your card and the transaction will be declined.

Q. How do I know when I will receive my debit card?

Once the debit cards are requested you will receive an email stating the debit card was issued. The cards are sent to your address and you should receive it within 10 business days from the date of the email.

Q. How do I activate my card?

When you receive your mySourceCard in the mail, you will need to activate your card by calling 888-523-4308. The number will be on the front of the card.

Q. What if my card is lost or stolen?

If your mySourceCard is lost or stolen, please contact our Customer Service Team at 866-472-0882 immediately. A replacement card will be sent within 14 days.

Q. Why do you need an email address?

Your email address is necessary for the initial confirmation that your debit card is being sent, along with receiving an email with each transaction and future communications regarding your card.

Q. What type of emails will I receive?

With each debit card transaction, an email is sent to confirm the transaction.

- If the transaction is a known co-pay or IAS validated over-the-counter item or prescription you will receive an email confirming the transaction was automatically substantiated and no further action is required.
- If the transaction is not a transaction that can be automatically substantiated you will receive an email requesting substantiation.
- If substantiation is not received within 14 days, a reminder email is sent. If after 30 days the transaction has not been substantiated, the debit card is placed in a suspended status. An email is sent with the final suspension.

Q. Who do I contact if I have any other questions?

For any questions regarding your mySourceCard or your FSA account information, please contact our Customer Service Team at 866-472-0882.

