

## Debit Card FAQs

### 1. Which programs can the card be used with?

The debit card can be used in conjunction with Flexible Spending Medical Accounts and Health Reimbursement Arrangements with 213(d) eligible expenses (medical, dental and vision).

### 2. What is the purpose of the card?

The FlexMoney Card® debit card is designed to eliminate the hassle of writing a check or paying with cash at the time of purchase. The card allows cardholders to pay for their eligible healthcare expenses at qualified locations without the hassle of a reimbursement check.

### 3. Where can the card be used?

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

### 4. 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 contact solution, which is an eligible 213(d) expense, the UPC code will recognize that item as eligible and will allow the charge on your FlexMoney Card®.

### 5. 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 FlexMoney Card®. You will need to purchase the other items with cash, check or credit card.

### 6. How do I know who is an IIAS merchant?

Retailers such as Walgreens®, CVS®, Walmart® 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.

### 7. How does the card work?

Present the FlexMoney Card® 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:

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

### 8. 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.

### 9. How do Over-the-Counter (OTC) drugs and medicines work with the debit card?

Medicine and drugs can no longer be purchased using Debit Cards due to IRS restrictions. Even though the debit card is no longer allowed, this does not mean that expense is ineligible under your Flex account. If you have retained a prescription for the item(s) you may still request reimbursement for the expense, but you will need to use a different payment method.

Flex Participants who use the FlexMoney Card® may continue to do so for eligible items which are not OTC medicine or drug expenses.

#### Requirements for OTC Medicine and Drug Purchases:

- Obtain a prescription, even though it is an OTC product.
- Purchase products without FSA Debit Card
- Send a prescription for the OTC product, a receipt and a completed Reimbursement Claim Form.

### 10. Can I use my FlexMoneyCard to pay my individual insurance premiums?

No, insurance premiums must be paid by another means and be submitted manually for reimbursement.

### 11. 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 FlexMoney Card®. If you are not sure if something is eligible, please contact our Customer Service Team at 866-472-5351.

### 12. 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.

### 13. What if a doctor or merchant does not accept the debit card?

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

### 14. 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.

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### 15. Why do I need to substantiate a FlexMoney Card transaction?

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

### 16. 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

### 17. 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 suspended and no future transactions will be processed on your FlexMoney Card.

### 18. If my card is suspended, how long does it take to update once the transaction is substantiated?

An update to the card requires a minimum of 48 hours for reactivation.

### 19. How do I know what my balance is?

You can access your account information on line 24/7 at [www.flexiblebenefit.com](http://www.flexiblebenefit.com)

### 20. Is there a daily debit card transaction limit?

There is a daily debit card transaction limit of \$7,500 or 10 transactions, whichever occurs first.

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

Once the debit card is ordered, the card will be delivered to your home address within 7 to 10 business days

### 22. How do I activate my card?

When you receive your FlexMoney Card® in the mail, you will need to activate your card by calling 800-963-2071. The number will be on the front of the card.

### 23. What if my card is lost or stolen?

If your FlexMoney Card® is lost or stolen, please contact our Customer Service Team at 866-472-5351 immediately. A replacement card will be sent within 14 days. You can also logon to [www.flexiblebenefit.com](http://www.flexiblebenefit.com) to report your card as lost or stolen.

### 24. What type of communications will I receive?

- If the transaction is not a transaction that can be automatically substantiated you will receive an email requesting substantiation.
- If substantiation is not received after the initial notification, you will receive additional reminders that substantiation is required. If the transaction is not substantiated, the debit card is placed in a suspended status. A communication is sent with the final suspension.

### 25. Who do I contact if I have any other questions?

For any questions regarding your FlexMoney Card® or your account information, please contact our Customer Service Team at 866-472-5351.



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