



## mySourceCard™ Debit Card

In today's world, life is all about convenience and simplification. The healthcare industry is no exception, especially as employees become more involved in their healthcare spending.



The mySourceCard MasterCard® debit card was designed to accommodate today's consumers as it eliminates the hassle of writing a check or paying with cash at the time of purchase.

The mySourceCard debit card allows participants to pay for their healthcare needs on the spot at qualified locations that accept MasterCard, without the

hassle of a reimbursement check. Participants should check with their hospital, physician, dental office, vision service location and pharmacy to make sure they accept the mySourceCard.

### mySourceCard Debit Card Advantages

- Payment comes directly from the participant's account (reduces out-of-pocket expense)
- Reduces the need to submit claim forms and the wait for reimbursement
- Online account access to real-time account information at [www.myflexinfo.com](http://www.myflexinfo.com)

### mySourceCard Reminders

- Can only be used with Flex125 (Healthcare FSA)
- Is a debit card, NOT a credit card
- Can be used only at authorized merchants, now including national chain retail stores that include pharmacies (i.e. Target®, Walmart®, Meijer®, Sam's Club®, etc)
- Will cover up to the amount currently available in the participant's account
- Includes 24/7 access to account information at [www.myflexinfo.com](http://www.myflexinfo.com)
- Substantiation will be required on some transactions as required by the IRS. Please see FAQs (Frequently Asked Questions for more details)

Contact Us Today!

[www.myflexinfo.com](http://www.myflexinfo.com)

### How Does it Work?

Participants would present the mySourceCard debit card as payment for qualified goods and services, which will be paid directly from the participant's reimbursement account. This 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 account you have selected.
2. It cannot be used at an ATM or for "cash back" when making a purchase.
3. There is no PIN, so although the mySourceCard is a debit card, participants should always choose credit when given the option between debit and credit.





Contact Us Today!  
www.myflexinfo.com

# mySourceCard™ Debit Card Enrollment Agreement

Welcome to the mySourceCard program – the MasterCard® debit card that will empower you with a convenient way to pay for your health care without any out-of-pocket expenses. With mySourceCard, you will receive reimbursement for specific medical expenses at qualified locations, such as hospitals, physician and dental offices, pharmacies and more. If you have any questions about the debit card, please contact your us.

**Getting started is very simple.** Follow these steps and you will be signed up and ready to start using mySourceCard.

1. Fill out the enclosed Employee Enrollment Agreement, keep a copy for your records and give the original to the Plan Administrator.
2. Once you receive your debit card in the mail, you will need to activate your card by calling 888-523-4308 or visiting www.myflexinfo.com.

Once we receive the completed documents from your Plan Administrator, we will upload the information for debit card creation and they will be mailed to your home address. At any time, you may update this information by visiting www.myflexinfo.com.

## mySourceCard Employee Enrollment Agreement

As a participant in one or more of your Employer Plans, you will receive a mySourceCard MasterCard Debit Card issued by Benefit Bank, and agree to use it according to this Agreement and the Cardholder Agreement that will be provided to you with the Card.

You understand that the Card is restricted to certain merchant categories and is not accepted at all MasterCard acceptance locations. You understand that you may not obtain a cash advance with the Card at any merchant, bank or ATM. You understand that the Card is to be used exclusively for Qualified Expenses as defined by the plan(s) in which you participate. If the Card is issued pursuant to Employer Plans and you use the Card for an expense that is not a Qualified Expense, you are indebted

to your employer and must repay the full amount of the non-qualified expense.

You agree to save all invoices and receipts related to any expense paid with the Card; upon request you must submit these documents for review by the Plan Service Provider. Failure to submit the receipt(s) will cause the expense to be treated as a non-qualified expense and you will be required to remit payment to your employer. Payment may be in the form of an offsetting claim, a personal check, electronic draft from your personal checking or savings account, a post-tax deduction from your paycheck, or other options established by your employer.

**For proper Cardholder Identification, please complete the following information. Your Card will not be issued until this form is received by your Plan Service Provider.**

**Please print information.**

Company Name: \_\_\_\_\_

Health Insurance Coverage Type:  PPO  HMO  Other- Health Plan Name: \_\_\_\_\_

Name on Card: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone Number: \_\_\_\_\_ SSN: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Email Address: \_\_\_\_\_

Name on Second Card: \_\_\_\_\_

Mother's Maiden Name (Security purposes only): \_\_\_\_\_

Employee Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**COMPLETION OF ALL FIELDS IS REQUIRED**

**For Official Use Only**

Flex Admin Initials: \_\_\_\_\_ Received Date: \_\_\_\_\_ Sent Date: \_\_\_\_\_



## Debit Card FAQs

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

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

### 2. 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 cardholders to pay for their eligible healthcare expenses at qualified locations that accept MasterCard without the hassle of a reimbursement check.

### 3. 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.

### 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 FSA expense, the UPC code will recognize that item as eligible and will allow the charge on your mySourceCard.

### 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 mySourceCard. 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](http://www.SIG-IS.org). Please ensure you use the hyphen in this web address.

### 7. 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:

- 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.

Contact Us Today!

[www.myflexinfo.com](http://www.myflexinfo.com)

### 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. What is this new change effective January 1, 2011 for OTC Medicines and Drugs?

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 Flex125 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.

Flex125 Participants who use the mySourceCard may continue to do so for eligible items which are not OTC medicine or drug expenses.

**Effective January 1, 2011-** Requirements for the 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. 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.

### 11. 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.

### 12. 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.

### 13. 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.

### 14. Why do I need to substantiate a mySourceCard 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.



## Debit Card FAQs con't.

### 15. 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

### 16. 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.

### 17. 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.

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

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

### 19. 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.

### 20. 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.

### 21. 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.

### 22. 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.

### 23. 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.

### 24. 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 copay or IIAS validated over-the-counter non-medicine or drug 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.

### 25. 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.

Contact Us Today!

[www.myflexinfo.com](http://www.myflexinfo.com)