



## THE CONVENIENCE OF A FLEXIBLE SPENDING ACCOUNT (FSA) DEBIT CARD TO PAY FOR FSA ELIGIBLE EXPENSES!

### Is the FSA debit card my only option for accessing my FSA funds?

The FSA debit card is one option you now have for accessing your FSA funds. You also can choose to file for reimbursement through the Benefit Strategies online portal, mobile application and paper claim form. With these submission methods, receipts must be submitted and reimbursement will be by direct deposit or check.

### How do I get an FSA debit card?

When you enroll in the Health Care FSA or Dependent Care FSA, you will automatically be sent a set of two FSA debit cards. Cards always come in sets of two, both in the employee's name, and are mailed to your home address.



You sign the back of one card and you can have a dependent sign the back of the other card. You can order additional cards, or replacement cards, from Benefit Strategies (\$5 fee applies.)

### Where can I use the card?

Your FSA card is a VISA card, and will work in medical, dental, vision and pharmacy settings that accept VISA. It can also be used in dependent care settings. However, the card will only work for an amount that does not exceed the available balance in your Dependent Care FSA account on that day. You swipe your card at the time you want to pay for services/supplies, the same as you normally use a debit or credit card. If asked if it should be run debit or credit, choose credit.

You can also use your card to pay provider bills for eligible expenses incurred while covered under the FSA, and to provide to mail order pharmacies so your copays can be billed right to your card.

### What if I'm buying some FSA eligible items and some other items at the same time?

You can use your FSA card when buying eligible and ineligible expenses at the same time. Use your FSA card first to pay, and the card technology will identify all eligible items that can be paid for with the card, and the transaction will process for the total of those items. You will then use another form of payment to pay the balance due for your ineligible items.

### Do I need to always submit my FSA debit card receipts to Benefit Strategies, or send any other paperwork?

Generally, no, and that's what makes the card so convenient! However, the IRS requires you keep all receipts for expenses paid with the FSA card. On occasion, Benefit Strategies may contact you to submit a receipt to verify the transaction was for an FSA eligible expense. You should keep the receipts with other tax documents you save.

### **How do I submit a receipt if Benefit Strategies requests to see one?**

If you are contacted by Benefit Strategies for a receipt in order to substantiate a card transaction, you have several options for providing it:

- Through the Benefit Strategies mobile app
- Through the Benefit Strategies online portal
- By sending Benefit Strategies a copy of the receipt via mail, fax or secure email

If you are unable to provide a receipt, or your receipt shows that the card was used for an ineligible expense, you can do one of the following:

- Submit other FSA eligible receipts (paid with your own funds) to off-set the amount of the ineligible transaction
- Pay back the FSA by returning funds to Benefit Strategies

Remember that IRS regulations require you to only spend FSA dollars on FSA eligible expenses.

### **Will the card work for all FSA eligible expenses?**

No, certain items and services are only FSA eligible if additional documentation is provided. The card will not work for these purchases.

Over-The-Counter (OTC) medicine and drugs are FSA eligible only if you have a prescription from a doctor indicating the OTC is prescribed to treat a medical condition. Examples are baby aspirin to treat a heart condition, or allergy medicines to treat seasonal allergies. Similarly, certain “dual use” items and services can be eligible if your physician submits documentation on the condition being treated and the treatment plan. Examples include vitamins prescribed to treat a diagnosed condition (not for preventive care) or massage therapy to treat migraine headaches. Your card will not work for OTC medicine and drugs or for dual use items. You will need to pay for these items with your own funds, and submit the receipt and prescription or physician statement to Benefit Strategies for reimbursement.

### **Will I get a new FSA card each year that I enroll?**

Cards are valid for three years, so do not discard them if you plan on continuing your FSA participation. (Remember, you must re-elect FSAs during Open Enrollment if you want to continue participation for the next plan year.) When you enroll for the next plan year, Benefit Strategies will load your card with your new plan year election and you'll be ready to start using your card on the first day of the new plan year. As the card expiration date approaches, we will mail you a new set of cards.

### **How can I check the balance on my card?**

You can easily keep track of your remaining FSA balance through the Benefit Strategies online portal, the mobile application, automated telephone system, or by contacting Customer Service via phone, email and online chat. When you log in to your Benefit Strategies online account and provide an email address, you will receive a monthly email reminding you to go online and review your balance.

### **Will I have two different cards if I'm enrolled in the Health Care FSA and Dependent Care FSA?**

No, you will have one card. Each merchant transmits a code when a card transaction processes that identifies the merchant type. When it is a health care merchant, your Health Care FSA is debited. When it's a dependent care merchant, your Dependent Care FSA is debited.

### **How do I contact Benefit Strategies if I have more questions about using my FSA card?**

Choose the method that works best for you:

Toll Free Number: 1-888-401-FLEX (3539) Online Chat: [www.benstrat.com](http://www.benstrat.com) Email: [info@benstrat.com](mailto:info@benstrat.com)

**DON'T FORGET - KEEP ALL RECEIPTS FOR EXPENSES PAID WITH YOUR FSA CARD!**