

FLEXIBLE SPENDING ACCOUNT (FSA) DEBIT CARD

Your Flexible Spending Account (FSA) debit card allows you to pay for your eligible FSA expenses directly at point-of-service. This feature allows you to avoid the traditional hassles, such as paying out of pocket for services then filling out and submitting a claim form and waiting for a reimbursement check. Your card can be used at authorized Medical and/or Dependent care facilities that accept MasterCard®. The purchase amount will be deducted directly from your FSA. All employees who participate in the FSA plan will receive a card.



Debit Card Delivery

Your debit card will be mailed to your home address in a plain white envelope. Please read the cardholder agreement that is included with the card. Since cards do not expire for three years, existing participants will not receive a new card.

Card Activation

Your debit card will automatically be activated when it is first swiped at a merchant location. If you plan to use your card for mail order prescriptions, please be sure to first purchase an item where you can physically swipe your card before attempting to purchase online or by mail order.

Card Usage

Your debit card is coded to only accept charges from authorized merchants. A list of authorized merchants is available and updated daily at www.sig-fs.org. Your debit card can be used to pay for eligible expenses such as:

- ✓ Medical, dental and/or vision expenses not covered by your insurance plan (i.e., co-pays & deductibles)
- ✓ Prescription co-pays
- ✓ Over-the-counter (OTC) medications
- ✓ Contact lenses, eyeglasses and other vision care expenses
- ✓ Alternative healing (acupuncture & chiropractic visits)

When using your FSA debit card, please be sure to notify the merchant to process the transaction as a “credit”. If “debit” is selected in error, the transaction will be declined as there is no PIN assigned to the card. Please be aware of your account balance as your transaction will be denied if the amount of your purchase is greater than the balance in your FSA account.

Your FSA debit card is linked to your current plan year election. If you swipe your card in the current plan year, funds will be deducted from your current plan year balance. If you use your FSA debit card to pay for any expenses that were incurred in the previous plan year, you will be asked to reimburse the plan. The date that the service and/or product was provided is considered to be the incurred date.

Your debit card is valid for three years. Please retain your card from one plan year to the next plan year. As you enter a new plan year, your card balance will be updated with your new election. A new card will automatically be ordered for you when your existing card is within 30 days from the expiration date.

Account Information

Your FSA debit card offers 24/7 online access to real-time account balances and claim information. Go to www.fsaplan.info to view your account status.

Required Recordkeeping

Save all of your receipts in a convenient location. Since the FSA plan is a pre-tax benefit, the Internal Revenue Service (IRS) requires that all purchases made with a debit card be substantiated. Alliance Benefit Group will request to review receipts for charges which cannot be determined to be an exact co-payment match or previously substantiated recurring expense. If you cannot provide a receipt to prove that your purchase is an eligible charge, you will be asked to reimburse your FSA for the amount of the purchase. Failure to return requested receipts or to reimburse your FSA for ineligible purchases will result in the suspension of your FSA debit card.

Questions

More information about the plan, please visit www.fsaplan.info. Administrators are available by phone Monday-Friday 7:30 a.m. – 5:30 p.m. ET at 1-877-895-0956 or by email at fsacard@abg-ma.com.