



## **FREQUENTLY ASKED QUESTIONS ABOUT THE FSA DEBIT CARD**

### **How does the FSA Debit Card factor in?**

If you participated in the Flexible Spending Plan last plan year, you will not receive a new card for the current plan year, unless your card is expiring. Your new election will be available on the same FSA Debit Card account with effective date of your new Plan year. If this is the first year that you are participating in the Flexible Spending Account, you will be receiving your FSA Debit Card in the mail around the beginning of your plan year. Your card is loaded with the entire amount of your annual Health Care election so that you can begin using it right away for Health Care expenses. Simply pay for your eligible expenses at the point of sale with your card. You will not be paying out of pocket, therefore you will no longer need to fill out claim forms and wait for reimbursement!

For Dependent Care, Parking, and Transit Expenses, your card will receive regular deposits as your contributions are deducted from your paycheck.

### **How do I get more cards for my spouse or dependents?**

If you are in need of additional cards, please contact the OutsourceOne Flexible Spending Department at 1-877-491-5979 so that other cards can be issued. You will need the name, address, and social security number of the person you are requesting a card for. Please note that all cardholders must be 18 years of age or older – please do not request cards for any dependents under the age of 18.

### **What do I do if my card is lost?**

If your card is lost or stolen, contact the Outsource One Flexible Spending Department at 1-877-491-5979 to report the loss and request a new card. You should treat this card with the same security you do for other credit and debit cards.

### **Do I still need to save my receipts?**

**YES!** Please save your receipts as OutsourceOne may request them to validate certain purchases. While using the FSA Debit card allows you to pay for services directly out of your account and not out-of-pocket for your expenses, it is important to remember to keep your receipts. While the debit card reduces the majority of the “paperwork” required with flexible spending, it does not *eliminate* the “paperwork” completely. Occasionally, OutsourceOne may need to request documentation in order to comply with IRS regulations.



## **When might I have to submit documentation?**

Certain transactions will require you to provide documentation. Therefore it is important to save your receipts. Our system is set up to FLAG any transactions that DON'T correspond to your health plan co-pays. Therefore, you may be asked to submit a receipt/claim form AFTER you made the purchase so that we can substantiate your claim.

## **Are there specific locations where I can purchase items and not need to submit documentation?**

There are several merchants that have adopted the IIAS standards, which means you would not need to submit documentation for debit card transactions at those merchants. Please refer to the handout titled "Important Information for FSA Debit Card Users" for more information on how this system works. For a complete listing of participating merchants, please visit [www.sig-is.org/en/resources/publications.asp](http://www.sig-is.org/en/resources/publications.asp) and select SIGIS Merchant List.

## **How will I be notified if OutsourceOne needs documentation?**

OutsourceOne will send you notification via mail or email (depending on how you set your preferences in the system) when a transaction occurs that needs to be substantiated. If the transaction is not resolved within the number of days allowed, a reminder request is sent out. If the transaction remains unresolved after the second request, your card (and any dependent cards) becomes temporarily suspended until the transaction is resolved.

## **What types of documentation are acceptable?**

For transactions from a retail pharmacy or other retail establishment, please provide an itemized receipt. The itemized receipt should clearly list the specific items purchased, the purchase price of those items, and the date of purchase. Credit card receipts are not considered itemized receipts.

For transactions from a medical, dental, or vision facility, please provide an itemized statement or insurance explanation of benefits. The itemized statement should include the date the service was performed, the type of service performed, and, if applicable, any payments or adjustments made by your insurance company. Payment receipt, balance due, or previous balance / balance forward receipts and statements are not sufficient documentation. Please note that reimbursement eligibility is based on the date the service was performed, not the date of the payment.



## **What do I have to do to GET the card?**

You will automatically receive your card in the mail *around* the beginning of your plan year if you are new participant for the upcoming plan year. If you participated in the program last plan year, you will not receive a new card unless your card is set to expire. Your new election will be available on the same FSA Debit Card account that you had from the previous plan year.

## **My card is about to expire. Do I have to do anything?**

A new card will be issued to you approximately 30 days prior to your card expiration date. If you do not receive a new card by the time your card expires, please contact OutsourceOne.

Please note that dependent cards do not automatically renew. If you have dependent cards that are about to expire, please contact OutsourceOne to request new cards be issued.

## **Do I need to activate the FSA Debit Card when I receive it initially?**

No activation is required; your elections will already be “loaded” on the card. The card will be activated upon initial use and may be used immediately to pay for eligible expenses.

## **Can I access my account online to check my balance and claims history?**

Yes, please go to [www.benefitspaymentsystem.com](http://www.benefitspaymentsystem.com) and follow the steps below. You are able to check your balances and claims history 24 hours a day seven days a week.

## **What happens if my receipt shows I accidentally used the card for an ineligible expense?**

Your FSA account can be used for eligible expenses ONLY and you are responsible for reimbursing your account if the card is used either accidentally or intentionally for an ineligible expense. If you notice that it was used incorrectly, please contact OutsourceOne to discuss your options.

## **What if I don't owe anything at point of sale (doctor's office) but get a bill later?**

You can still use the Card to pay the bill by writing your Card number on the invoice and mailing it in, or by providing the Card information over the phone. Retain a copy of the completed invoice.



### **What happens if I only have \$50 remaining in my Health Care Reimbursement FSA but my purchase of eligible expenses totals \$75?**

The merchant or provider can charge \$50 on your FSA Debit Card and you can pay the remaining balance of \$25 with cash, a check, or credit card. Your card will be denied if you attempt to pay for the \$75 purchase. Partial payments, however, are dependent on the provider/merchant being able to do this.

### **Can I use my FSA Debit Card for online pharmacies like DrugStore.com or for mail-order prescriptions?**

Yes, for eligible expenses only. Enter your card number online or on the order form as you would a credit card number. If you do not have sufficient balance in your FSA account, the transaction will be denied.

### **What if I don't use all of my election by the end of the plan year?**

You forfeit any unused funds at the end of the plan year. Log on to [www.benefitspaymentsystem.com](http://www.benefitspaymentsystem.com) often to check your balance.

### **When you receive the Maximum Benefit under your Flexible Spending Account OR at the end of the Plan Year, what happens to the FSA Debit Card?**

Please **DO NOT** destroy OR throw away your card when you've exhausted your contributions or at the end of the Plan Year. IF you **re-enroll** in the Health Care Flexible Spending Account for the next Plan Year, your new election will be available on the same FSA Debit Card account with an effective date that coincides with the beginning date of the next year.

### **What if I no longer work for the company and I still have "CONTRIBUTED" money in my FSA?**

Your card will be deactivated upon termination but you can obtain your FSA money the traditional way (pay out of pocket, submit claim form and receipts and wait for reimbursement). You have a GRACE PERIOD to submit a claim for reimbursement for any eligible expenses that were incurred DURING EMPLOYMENT. The length of the grace period varies by employer, check with your HR department or call OS1 to verify.



## **What does it mean when the FSA Debit Card is DECLINED at the merchant's location?**

Various reasons can cause the card to be declined:

- ✓ you may be at an ineligible location;
- ✓ you may be asking for more money than what you have elected and/or contributed;
- ✓ your card might have been temporarily suspended because your account is not in good standing OR because there is additional information required for previous transactions;
- ✓ the card might not have been correctly re-activated since being suspended for additional information subsequently received;
- ✓ the valid location you are at has been identified in our system as an invalid location;
- ✓ the card's magnetic strip has been compromised;
- ✓ the merchant's "credit swipe machine" may be malfunctioning; or
- ✓ you have swiped the card yourself and indicated "debit" (which refers to a bank account card) rather than indicating "charge". *[Indicating "debit" will cause an immediate rejection.]*

## **What should I do if my card is declined at the merchant's location?**

You should go ahead and pay for the service and then contact OutsourceOne to determine if it is due to funds availability or a card technicality. You can then submit a manual claim for reimbursement from your account.

## **Who may I call if I have further questions?**

OutsourceOne is the administrator of our plan. The Flex Department can be reached at:

Customer Service:

Phone (612) 436-2778

Toll free (877) 491-5979

[flex@outsourceone.com](mailto:flex@outsourceone.com)

Claims Submission:

Fax: (612) 335-9217

Toll free fax: (877) 491-6016

[flex@outsourceone.com](mailto:flex@outsourceone.com)

Address:

730 Second Ave. S.

Suite 520

Minneapolis, MN 55402