

## DEBIT CARD FOR HRA and/or FSA ACCOUNTS QUESTIONS & ANSWERS

### Q. HOW DOES THE DEBIT CARD WORK?

- A. The Debit Card system enables employees to use the debit card at eligible locations wherever MasterCard is accepted. Your account is debited immediately when you use your card. Your Debit Card can be swiped as a “Debit” transaction with your PIN, or as a “Credit” transaction with your signature. To obtain your PIN, log in to your account (refer to the Online Account Access instructions in this packet).

There is no need to send in a paper claim. However, you will need to keep all of your receipts on file with your tax records for auditing purposes. Beneflex, Inc. monitors the transactions on a daily basis. If a transaction is questionable, we will ask you to submit proof that your claims are valid by mailing in the receipt(s) for us to review.

### Q. WHERE CAN I USE THE CARD?

- A. Please refer to your Summary Plan Description to determine the specific types of items that your plan covers. The Debit Card can be used at doctor and dentist offices, vision service locations, pharmacies, and stores that sell eligible items. It can also be used for Dependent Care expenses where a MasterCard machine is available. Please note that for Dependent Care Expenses you can only be reimbursed the amount of your year-to-date contributions (not your entire annual election).

### Q. WHAT IF MY PROVIDER DOES NOT ACCEPT MASTERCARD?

- A. If your provider does not accept Mastercard, save your receipt, attach it to a signed reimbursement form and send both to Beneflex, Inc. We will issue you a check for the expense.

### Q. HOW DO I RECEIVE A DEBIT CARD?

- A. When you enroll in Beneflex, you will automatically receive a debit card. If you would also like a card for your spouse, please call Beneflex at 814-453-3107, and have your spouse’s birthdate ready. New cards are not issued each year. *Please keep your card to use from year to year.* A new card is automatically mailed to you about one month prior to the expiration date on your card.

### Q. WHAT IF I USE THE CARD FOR AN INELIGIBLE EXPENSE?

- A. You must either submit paper claims until the amount of the ineligible expense is repaid to the plan, or repay the plan with your personal check. Also, your debit card may be deactivated until the issue is resolved.

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After receiving your card, you may view your account online 24 hours a day by creating an account at [www.mywealthcareonline.com/beneflexerie](http://www.mywealthcareonline.com/beneflexerie). You can view account balances, review transactions, obtain your PIN, and print statements.