

## Debit Card Frequently Asked Questions Eastpointe Community Schools 2021 PLAN YEAR

Understanding how your FSA Debit Card works will optimize your experience with your Flexible Spending Plan. If you have questions at any time, please contact your Human Resources Representative or Employee Benefit Concepts, Inc. a Group Resources® company. Throughout this Q & A we will be referring to Employee Benefit Concepts (EBC).

- **How does a (Flexible Spending) Debit Card work?** Your prepaid FSA Visa Debit Card can be used to pay for qualified medical expenses anywhere Visa is accepted. It is your responsibility, however, to ensure that your FSA Visa Debit Card is used only for “qualified” medical expenses.
- **What are qualified medical expenses?** Qualified expenses are expenses for medical services not covered by the health care plans: deductibles, prescription and physician co-pays, vision, dental, orthodontia, chiropractic, and acupuncture services are some examples.

**Effective 1-1-20 the Cares Act includes certain OTC medical products as qualified medical expenses. The law allows FSAs to reimburse over-the-counter medicines and drugs without a prescription and permits menstrual care products as a permitted expense.**

- **What are ‘non-qualified’ medical expenses?** Typical examples of ‘non-qualified’ FSA medical expenses:
  - Cosmetic treatments (dental whitening, facial treatments) or cosmetic surgeries
- **Who verifies that purchases have been made of ‘qualified’ expenses?** It is the IRS guidelines along with the retailers IAS system that determines which purchases made using the Take Care Debit Card are eligible under IRS guidelines. Therefore, as with any FSA plan, it is important to retain copies of all medical receipts. If a purchase made with your FSA Debit Card needs to be verified a letter or an e-mail will be sent directly to you requesting a copy of the ‘pending’ debit card transaction receipt. You may also log in to the [www.myflexonline.com](http://www.myflexonline.com) web site and see if a receipt will be needed. A receipt can be mailed, faxed or scanned and emailed directly to EBC, along with a copy of the e-mail, letter request or the form that is available on the [www.myflexonline.com](http://www.myflexonline.com) web site so that EBC can adjudicate the ‘pending’ transaction.
- **Do all FSA Debit Card transactions require this verification process?** No. Common co-pay amounts for both prescription and medical visits will automatically be adjudicated and substantiated. Amounts that cannot be easily identified will require back-up documentation. Receipts are not required if you swipe your card at a No Receipt Retailer.

Because the debit cards are smart enough to approve only qualified items, participants will not be asked to submit receipts for purchases made at these certified retailers.

- **What happens if I use the card to purchase a ‘non-qualified’ medical expense?** If it is determined that your FSA debit Card was used for the purchase of a ‘non-qualified’ medical expense, the amount of the ‘non-qualified’ purchase will have to be repaid to EBC and you may be charged a \$10.00 processing fee.
- **What is the advantage of using an FSA Debit Card if I still have to follow up with receipts in some instances?** The advantage to using an FSA Debit Card is that you are not taking money out of your pocket, or applying charges to a personal credit card to pay for your qualified medical services. No claim forms need to be filled out. Your FSA Debit Card can be used by your spouse or other eligible dependents. Example: your teen or adult child can use the Debit Card at your dentist or vision care providers’ office to pay for services that would otherwise have to be paid out-of-pocket.
- **What if my provider does not accept Visa?** Paper claims can always be submitted as an alternative. Using the FSA Debit Card to pay for expenses is optional.
- **Is there a fee for using the FSA Debit Card?** Yes, there is an annual service fee of \$15.00, which is paid on your behalf by Eastpointe Community Schools.

- **Do I need a new FSA Debit Card each year?** No. Debit Cards are now issued for a three year period. If you have a current FSA Debit Card, please note the expiration date. If your card expires on December 31, 2020, you will need to follow the instructions below to order a new card. If the expiration date is not December 31, 2020, you only need to indicate on your FSA Enrollment Form your desire to continue to use the card service. If you do not indicate your desire to use the card service for the 2021 Plan Year or indicate that you no longer want the debit card service for 2021, your card will be cancelled on 12/31/20.
- **How do I request a debit card?** You may request a debit card online through the [www.myflexonline.com](http://www.myflexonline.com) website. When you are logged into your account, click on the “Card Center” tab at the top of the screen, the “Flex Benefits Card” tab in the drop down menu, and then the “Get Started” box at the bottom of the screen (you may need to scroll down depending on the size of your screen). Be sure to populate the fields with the name of the person for whom you are ordering the card. The card will come directly to your home in a plain white envelope via the US Postal Service within 7 to 10 business days.
- **Will I be able to use my card immediately?** No, if you are requesting a new card, you will have to call the number on the front of the card for activation.
- **If I just re-enrolled as a participant for 2021 can I use the card for both the old and the new plan year?** Any funds left in the 2020 plan year must be used by December 31, 2020. Our system is automatically set up to allow funds from the 2020 Plan Year to be used until December 31, 2020 only. You may use the same card for 2021 expenses, provided it has not expired, but the system will use only funds from your 2021 Plan Year to pay those expenses. If you find that you have received a bill for a service rendered in 2020, and you still have funds remaining in your 2020 account, you may submit that billing for reimbursement using a claim form that can be completed online at [www.myflexonline.com](http://www.myflexonline.com). That claim must be received in our office no later than February 15, 2021.
- **If I have a suspended 2020 debit card account because of a balance due or an unsubstantiated debit card swipe can I use the debit card when the new Plan Year begins on January 1, 2021?** No. You will still need to submit the receipts required for the 2020 account.
- **What happens if my card is stolen or lost?** If your card has been lost or stolen, please call 1-866-679-7649 to report the card lost or stolen as soon as possible. A new card will be issued for you and if applicable, your dependent.
- **Can I order an additional card?** You may order additional cards on the [www.myflexonline.com](http://www.myflexonline.com) web site.
- **Can the debit card be used at my Daycare Center?** The debit card cannot be used at the Daycare Center.
- **If at any time you have any questions concerning the Take Care Debit Card please contact Employee Benefit Concepts, Inc. a Group Resources® Company at (248) 855-8040 or via email at [flexclaims@groupresources.com](mailto:flexclaims@groupresources.com)**