

DEBIT CARD FAQs



What items are auto substantiated?

Certain transactions involving dollar amounts that are consistent with predetermined copay under the plan.

Certain recurring, previously approved expenses (i.e. orthodontia).

Certain charges that are substantiated at the time of the sale or if the vendors that participate are in the inventory information system (IIAS).

Purchases at pharmacies and medical providers that don't subscribe to the IIAS are treated as conditionally approved and paid at the time of service; statements must be faxed to substantiate that the purchase was for a qualified expense. i.e.:

A dentist office could charge you \$200 for teeth bleaching. The \$200 would be approved at the time of sale, but the member must submit the statement with the required information. Since teeth bleaching is not a covered expense, the claim would be denied, and the member would pay back \$200 to the plan.

A physician could charge \$150 for a consult for cosmetic surgery. The \$150 would be approved at the time of purchase, but cosmetic surgery is not a covered item, and the claim is not eligible for reimbursement under IRS guidelines. You would owe the plan \$150.

A member pays \$125 for a qualified medical expense. He/she uses the debit card, sends in the form with the required information, and it is marked as eligible in the system.

Can I use the card to pay for over-the-counter drugs?

Yes, at most pharmacies and FSA Store and Amazon accepts the card as a rule. If the Provider denies the purchase, simply pay out of pocket and submit your receipt for reimbursement.

How do I renew my debit card?

Your debit card will work for three years initially. Check the expiration date on front of the card.

If your company has the "grace extension" or "rollover provision" on the prior plan year, the balance will be loaded to your debit card — the system will automatically look back at the old plan year and apply these expenses to that plan year first.

If your card is "suspended" on the last day of your "submission" deadline date, you will be taxed on the amount not substantiated. A letter will be sent to your home on the last day of your plan year to let you know that you will need to substantiate these by submission deadline to avoid being taxed on this amount.