

FREQUENTLY ASKED QUESTIONS on the Healthcare FSA and HRA Prepaid Benefits Card

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and HRA Prepaid
Benefits Card is
a special-purpose
Visa Card...



General Questions on the Healthcare FSA Prepaid Benefits Card

1. What is the Healthcare FSA Prepaid Benefits Card?

The Healthcare FSA and HRA Prepaid Benefits Card is a special-purpose Visa Card that gives you an easy, automatic way to pay for IRS eligible health care or dependent care expenses from your Flexible Spending Account (FSA) and/or Health Reimbursement Account (HRA).

2. How does the card work?

With the Prepaid Benefits Card, you simply swipe your Card and the funds are automatically deducted from your FSA or HRA account balance for payment to the provider. The Card eliminates most out-of-pocket cash outlays and paperwork, as well as the need to wait for reimbursement checks.

3. Is the Prepaid Benefits Card just like other Visa Cards?

No. The Card is a special-purpose Visa Card that can be used only for IRS eligible health care, dental or vision expenses. It can also be used for day care expenses, if you participate in the Dependent Care FSA.

4. How many Prepaid Benefits Cards will the participant receive?

You will receive two Cards. If you would like additional Cards for other family members, please contact Flex Made Easy at 855-615-3679 or by email at info@flexmadeeasy.com. Please note: Cards can only be issued in the name of the employee and requests for additional cards are subject to a \$5.00 fee.

5. Will I receive a new Prepaid Benefits Card each year?

No, you will not receive a new Card each year. The Card will be loaded with the new annual election amount at the start of each plan year. For Dependent Care FSA, the card will be loaded when your first payroll deduction is posted to your account.

6. What if the Prepaid Benefits Card is lost or stolen?

Please call Flex Made Easy to report a Card lost or stolen as soon as you realize it is missing, so we can turn off the current Card(s) and issue a replacement(s).

7. How do I activate the Card?

The Prepaid Benefits Cards are active upon receipt. Please sign the Card when you receive it.



Using the Card

1. Where can I use the Card?

You can use the Card to pay for prescriptions at a pharmacy and mail-order pharmacies or at a hospital, doctor, dentist, or vision provider that accepts Visa. At most pharmacies, Flex Made Easy uses its auto-substantiation technology to electronically verify the transaction's eligibility according to IRS rules. If the transaction cannot be auto-substantiated, Flex Made Easy will email you and request follow-up documentation.

2. Why do I need to provide supporting documentation?

You may be asked to submit receipts to verify that the expenses comply with IRS guidelines. Each receipt must show: the merchant or provider name, the services received or the item purchased and the amount charged. The IRS requires that every card transaction must be substantiated. This can occur through automated processing (e.g. prescription purchase or copay matching, etc.). If the automated processing is unable to substantiate a transaction, the IRS requires that itemized receipts must be submitted in order to validate the eligibility of the expense.

3. Are there places the Prepaid Benefits Card won't be accepted?

Yes. The card will not be accepted at locations that do not offer the eligible goods and services, such as hardware stores, restaurants, bookstores, gas stations and home improvement stores. Cards will not be accepted at pharmacies, mail-order pharmacies, discount stores, department stores, and supermarkets that cannot identify FSA eligible items at checkout. If purchasing over-the-counter medication, you cannot use the Card because a doctor's prescription is required. You can purchase the items and then submit the receipt, along with the doctor's prescription, to Flex Made Easy for reimbursement.

4. Can I use the Card to pay for day care expenses?

Yes, as long as your day care provider accepts Visa cards. For the Dependent Care FSA, you can only be reimbursed for what you have contributed to the plan, minus any prior claims. The Dependent Care FSA is not prefunded.

5. If asked, should I select "Debit" or "Credit"?

Your Prepaid Benefits Card is actually a prepaid card. But, since there is no "prepaid" selection available, you should select "Credit." You can create a PIN but it is not required. You cannot get cash with the Prepaid Benefits Card.

6. May I use the Card if they receive a statement with a Patient Due Balance for a medical service?

Yes, as long as the services were incurred during the current plan year, and the provider accepts Visa cards. You simply write the Card number on their statement and send it back to the provider.

7. What if I am asked for the CVV when paying the balance due or when placing an order by phone or online. What is this and where is it found?

CVV stands for "Card Verification Value." It is a 3-digit number that can be found on the back of the card to the right of the signature panel.

8. How can I find out how much is in my FSA?

You can visit your personal Account Summary page at www.FlexMadeEasy.com and view your account activity and current balance. Or, you can call Flex Made Easy at 1.855.615.3679