

WSU Flex FSA Debit Card Overview

How does the WSU Flex Health Care FSA debit card work?

When you receive your health care debit card, it will be programmed with the full amount in your flexible spending account for the entire plan year. This means if your annual contribution amount is \$1,000 for the plan year, your card will be programmed with \$1,000 on the first day you receive it. (If you receive your debit card after you have submitted claims for reimbursement, your card will be programmed for the remaining balance in your flexible spending account.)

Why did I get a Debit Card?

You automatically received a debit card because you are enrolled in our flexible spending account health care program. **You will only receive one debit card. If you wish to secure a second card for your spouse you will need to contact Automated Benefits Services (ABS) at 800-645-9978.**

Do I have to use my debit card?

No, you have a choice. You can use your debit card or, you can still file paper claims. If you do not want the card, you can contact ABS at 800-645-9978 to de-activate your card.

Will I benefit from using the WSU Flex debit card?

Yes, if you have high out-of-pocket costs for prescription drugs, doctor or dentist visits, or hospital charges. You can use your debit card to pay for your co-pays at the time of service, instead of paying upfront, submitting a claim, and waiting for reimbursement. Additionally, while you will have to submit claims in many instances, using the FSA debit card allows you to utilize the funds from your pre-tax account, as opposed to paying with your personal debit or credit card. **The card is provided by WSU to increase convenience, but please be aware that using the card doesn't mean you won't have to submit any claims for your FSA.**

Where Does the Card Work?

Your debit card is coded to only work at merchants that are set with an Inventory Information Approval System for medical good or service. The IRS requires the use of an inventory information approval system (IIAS) at merchant locations to verify eligible FSA debit card purchases. The IIAS standard has been adopted by a majority of retailers nationwide, so not only

will you have real-time access to your FSA funds via their FSA debit card, you will also know immediately that your purchases have been pre-approved.

The FSA debit card is swiped at a credit card machine like a normal credit card. When the card is swiped, two things are checked: 1) available funds in your Health Care FSA account and 2) the Merchant Category Code (MCC) or the Merchant Identification Number of the merchant you are purchasing goods or services from. If you do not have enough available funds on the card to cover the entire attempted transaction amount, the card will be declined. If you attempt to purchase a qualified item at a non IIAS merchant then your card will be declined. **Please note that even though the card is known as a debit card, you will have to select the “credit” option at the point-of-sale.**

Do I need to keep my receipts?

Yes, you should maintain records of your receipts in case ABS or the IRS requires further documentation. **So keep all receipts for debit card purchases. Please do not submit documentation until you receive a notice asking for it, since the greater percent of FSA purchases are auto-substantiated and don't require follow-up documentation.**

Circumstances when documentation may be requested:

1. If a merchant forces a transaction to the account, ABS is flagged and may ask for documentation.
2. Documentation of actual date of services is requested for charges that are incurred after the termination date (if ABS did not get the card terminated). This is important, because the debit card provides real-time on-line debit transactions; therefore a termination needs to be reported timely.
3. Disputed charges require documentation of the transaction.

Merchant Category IIAS Restriction

There is not a way to tell prior to using the card whether the provider's machine is set as a medical provider. We have generally found that the card does work at most doctors, dentists, optometrists and hospitals. In most, if not all cases, *the card will not work at* grocery or general retail stores (even at the pharmacy counter) unless the grocery store has implemented the Inventory Information Approval System.

How will I know if the debit card will work at my pharmacy?

You won't know until you receive a service from your pharmacy. If your card doesn't work at your pharmacy, you may still file a paper claim to receive reimbursement.

How do I use the debit card when I receive care?

You just swipe your debit card through the credit card machine, and select **“credit” (not debit)**. There is no PIN number for you to remember when using your card.

I just tried using the debit card, but it didn’t work. Why not?

Your debit card will not work if:

- ▶ You do not have enough funds in your flexible spending account to cover the cost of the transaction.
- ▶ You received care or treatments from a non medical provider.
- ▶ You selected “debit” after you swiped your card in the credit card machine, and tried to enter a PIN number. Even though it’s a debit card, **always** choose the “credit” option.

- ▶ Vendor has not implemented the IIAS system.

What do I do if my card is lost?

If your card is lost or stolen, contact Automated Benefit Services at 800-645-9978 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.

If you have any additional questions about any features of your debit card please feel free to contact ABS at 1-800-645-9978.