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Health Debit Card FAQs FSA & HRA

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1. (Q) How Does My health care Debit Card Work?

(A) Your debit card gives you immediate access to your health care debit card funds. When you incur medical expenses, you no longer have to worry whether or not there are funds in your checkbook. Your debit card is there to take care of things for you. However, there are a few **rules to remember**. The rules aren't difficult, but they are required by the IRS just the same. This information is designed to help make things a bit easier for you.

2. (Q) Is it a Debit or Credit Card?

(A) Even though the card says 'debit', it **MUST** be **used as a credit card**. When given the option at a register, **choose credit**.

3. (Q) What can I use the card for?

(A) The card can only be used for **IRS approved eligible expenses and in some cases only those expenses allowed by your plan** that occur within your current plan year. What are those? In most cases, you can use the following guidelines: doctor's office co-pays, prescription medication, and **for some plans**, eyeglasses, and non-cosmetic dental work. If you are unsure of something, please call FEBCO for guidance or visit our website FEBCO.com.

4. (Q) Where can I use the card?

(A) The card will only work at places that provide medical services or sell medical products. Some examples are doctor's offices, dental offices, hospitals, drug stores, etc. You cannot use it at gas stations or movie theatres. If you have a "limited FSA or HRA" your debit card will only work where dental and vision goods and services are sold.

5. (Q) What isn't included?

(A) There are a number of things that your card can't be used for. You can't use it for things like cosmetic procedures including teeth bleaching, vitamins, health club dues, and dietary supplements, to name a few. As a reminder, vitamins and supplements are eligible expenses **as long as you submit a doctor's written recommendation**, that the vitamin/supplement and notes a diagnosis. The IRS does not consider vitamins/supplements taken for your general health and well-being as eligible expenses.

The card also **cannot be used for over the counter (OTC) medicines**, UNLESS you have **a doctor's prescription for the OTC medicines you are purchasing**. Therefore, the debit card will not work when you try to purchase OTC medicines with your debit card unless you have a prescription for the product.



6. (Q) Do I have to send in documentation?

(A) **Maybe.** You should not submit any receipts unless you hear from FEBCO, but you should keep all of your documentation in case they are requested. You generally will not need to submit receipts for **prescriptions or flat dollar copays made at medical facilities or pharmacies.** If your insurance is paying a portion of your expense (i.e. dental or major medical procedures) you may need to submit an Explanation of Benefits (EOB) to FEBCO that verify the expense.

7. (Q) What information must the documentation contain?

(A) Receipt Documentation must show: **patient's name, date of service, provider information, amount of expense, & description of the service/product purchased.** Acceptable documentation will be a doctor office receipt showing the above information, the prescription tag (**no cash register receipts**), itemized bill for glasses/contacts, etc.

8. (Q) What if I don't send in documentation?

(A) If FEBCO has not received your claims documentation, you will receive several notices requesting the information. If you do not turn in your documentation within 60 days of the first notice, your **card will be suspended** and you will have to submit manual claims until such time as the proper documentation is received at FEBCO. That means waiting for your reimbursement. If substantiation is not provided or the card is overspent at anytime, you will be required to repay the plan for any unsubstantiated claims or overpayments.

9. (Q) Why won't the card work?

(A) A few reasons:

1) You don't have enough funds left for the purchase;

2) You are trying to purchase a prescription at a grocery store whose cash register does not work with these special debit cards;

3) Your provider is typing in your debit card manually and forgets to enter the three digit code on the back of your debit card;

4) Your debit card has been suspended;

5) The (MCC) merchant category code being used by the pharmacy or provider is incorrect. The merchant category code is a 4 digit number assigned to a business by the credit card company that **classifies the type of goods or services** the merchant provides. If the merchant code indicates that the business is something other than a doctor, pharmacy, hospital, etc., the card will be declined. (**Example:** Pharmacy within large



department store coded as department store in the credit card system used to process credit cards within the pharmacy). The credit card company must correct this error.

6) The pharmacy is running the debit card purchase as an “over the counter” item, which is not an eligible expense , unless the “over the counter” item is accompanied by a prescription.

10. (Q) What do I do if the card doesn’t work?

(A) You should always be prepared to pay for the service/item and then submit a manual claim form and itemized receipt to FEBCO for reimbursement by check or direct deposit. A manual claim form may be found at www.FEBCO.com

11. (Q) How can I get my balance 24/7?

(A) First you should establish an account at **FEBCO.com**. At the website, click on “Participant Login”, then follow the steps to register. In order to **set-up your login, you’ll need your Member ID (Social Security Number without dashes)**, your card number, and your zip code. **You may also use our Mobile App by downloading from the app store for Android or iPhone.** It’s easy to find out how much you have left to spend for the year. You’ll need to know that amount available before you plan to use your card. Why? The card may not work if you try to buy something for \$20 and there is only \$15 left in your account.

You are can view your balance at FEBCO.com. 24/7.

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