

FSA Debit Card

The HFS Benefits Flexible Spending Account (FSA) debit card allows you to pay for FSA eligible expenses directly at the point-of-service. The FSA debit card looks like a regular credit card and is issued under the MasterCard® system, but is only accepted at specific types of merchants or provider locations. All new employees who participate in the FSA plan will receive a FSA debit card.

- For security purposes, FSA debit cards are mailed to your home address in a plain white envelope.
- FSA debit cards are automatically activated upon the first physical swipe.
- When using the FSA debit card, select "credit" (v. "debit") since no PIN is assigned.
- FSA debit cards expire after three years.



If you intend to use your FSA debit card for mail order prescriptions or to pay your FSA eligible bills online, be sure your FSA debit card is activated. Please read the cardholder agreement that is included with the card.

CARD UTILIZATION

Your FSA debit card will work at most health care related merchants including doctors, dentists, vision care providers, chiropractors, and most pharmacies, grocery and discount stores. For most transactions, you will not be required to submit documentation. Grocery stores, discount stores and most pharmacies are required to maintain an inventory control system limiting transactions to FSA eligible items. Transactions at these merchants will not require documentation. For a complete list of merchants with the inventory control system, please visit www.hfsbenefits.com.

Transactions that equal one of your employer's benefit plan copays (including multiples and combinations) will not require documentation. HFS takes every effort within IRS guidelines to request documentation as infrequently as possible. However, it is recommended you maintain all your receipts.

MONTHLY STATEMENT

HFS will send you a monthly statement if you have transactions that require documentation. This statement will be sent to the email address we have on file or will be mailed to your home address. A statement will not be generated if you have no pending transactions.

Please send the applicable documentation along with the statement to HFS Benefits to substantiate your transaction. Your FSA debit card may be temporarily deactivated if you do not provide proper documentation.

LOST/STOLEN CARD

If your FSA debit card is lost or stolen, please contact HFS Benefits at 888.460.8005. Your lost/stolen card will be deactivated and a new card issued.

ADDITIONAL CARDS

You can order additional FSA debit cards for your family members. Please visit www.hfsbenefits.com to download an order form.



TRADITIONAL REIMBURSEMENT

If you cannot or do not want to use your FSA debit card, you can submit a request for reimbursement. Complete a claim form and send it via fax, email or mail to HFS Benefits with a copy of your receipts as instructed. Please do not use the Debit Card Substantiation Form for these expenses. Your expenses will not be reimbursed if the incorrect form is submitted.

QUESTIONS

Contact HFS Benefits at 888.460.8005 or visit www.hfsbenefits.com.