



## Frequently Asked Questions

### *General Questions for day-to-day use of the MedBen™ Debit Card*

#### **1. Where may Participants use the MedBen Debit Card?**

IRS regulations allow Participants to use their MedBen Debit Cards at participating pharmacies, mail-order pharmacies, discount stores, department stores, and supermarkets that can identify FSA eligible items from non-eligible items at the point of checkout.

Please visit MedBen's website at [medben.com](http://medben.com) to look at the Merchant List of stores. Once on the site hover on the "Members" button at the top of the page, click on the "Online Services" link, and then scroll down to "Activate Your FSA Debit Card". Select the "Store Locator" to find merchants that accept your FSA debit card.

There are two types of merchants:

**IIAS Merchants** - In most cases, when you use your Card for a qualified medical expense in a store on the IIAS Merchants List, you WILL NOT be required to provide a receipt. However we recommend you save all receipts, just in case.

**90% Merchants** - Purchases made with the Card at merchants on the 90% Merchants List WILL require proper substantiation. (**Please note** – due to recent legislative changes, purchases of over-the-counter (OTC) drugs or medicine **no longer require** submitting a prescription for the OTC drug or medicine.) You will receive a letter requesting an itemized receipt, so please save all receipts.

Participants may also use the Card to pay a hospital, doctor, dentist, or vision provider that accepts Visa®. In most cases, the transaction cannot be auto substantiated, paper follow-up will be required.

#### **2. In what circumstances will a Participant need to submit receipts to verify a debit card charge?**

Participants who use their card at an IIAS Merchant will NOT be asked to provide documentation of their debit card transaction.

Participants who use their card at a 90% Merchant will be required to provide documentation of their debit card transaction.

Participants, who use their card at a hospital, doctor, dentist, or vision provider, will be required to provide documentation of their debit card transaction. In some cases though, if the amount of the debit card transaction meets your plans co-payment schedule (i.e. office visit, urgent care, emergency room, etc) you will not be asked to provide a receipt, but please save all receipts, just in case.

The Participant will receive a letter or notification from MedBen if there is a need to submit a receipt. All receipts should be saved per the IRS regulations.

#### **3. Are there places the MedBen Debit Card won't be accepted?**

Yes. The Card will not be accepted at locations that do not offer the eligible medical care, goods and services, such as hardware stores, restaurants, bookstores, gas stations and home improvement stores.

#### **4. If asked, should Participants select "Debit" or "Credit"?**

The MedBen Debit Card is actually a prepaid card. But, since there is no "prepaid" selection available, Participants should select "Credit." Participants do not need a PIN and cannot get cash with the MedBen Debit Card.

**5. Why do Participants need to save all of their itemized receipts?**

Participants should always save itemized receipts for FSA purchases made with the MedBen Debit Card. They may be asked to submit receipts to verify that their expense complies with IRS guidelines. Each receipt must show: the merchant or provider name, the service received or the item purchased, the date and the amount of the purchase. Cancelled checks, handwritten receipts, credit/debit card transaction receipts or previous balance receipts cannot be used to verify an expense.

The IRS requires that every card transaction be substantiated. However, this can occur through automated processing as outlined by the IRS (e.g. copay matching, IAS merchants, etc.). If the automated processing is unable to substantiate a transaction, the IRS requires that itemized receipts must be submitted in order to validate expense eligibility.

**6. What if Participants lose their receipts or accidentally swipe the Card for something that's not eligible?**

Usually the service provider can recreate an account history and provide a replacement receipt. In the event that a receipt cannot be located, recreated, or if the expense is ineligible for reimbursement, the Participant will be required to send a check or money order to MedBen for the amount so it can be credited back to the Participant's FSA account.

**7. What are some reasons why the MedBen Debit Card might not work at point of sale?**

The most common reasons why a Card may be declined at the point of sale are:

- a. The Card has not been activated.
- b. The Card has been used before the 24-hour period after activation is over.
- c. The Participant has insufficient funds in their benefit account to cover the expense.
- d. Non-eligible expenses have been included at the point-of-sale. (Retry the transaction with the eligible expense only.)
- e. The merchant is encountering problems (e.g. coding or swipe box issues).
- f. The pharmacy, discount store, department store, or supermarket cannot identify FSA eligible items at checkout according to IRS rules.

**8. How will a Participant know to submit receipts to verify a charge?**

The Participant will receive a letter or notification from MedBen if there is a need to submit a receipt. All receipts should be saved per the IRS regulations.

**9. What if a Participant fails to submit receipts to verify a charge?**

If receipts are not submitted as requested to verify a charge made with MedBen Debit Card, then the Card will be suspended until receipts are received. The Participant will be required to repay the amount charged. MedBen will advise the Participant that the Card has been suspended, if a receipt is not received. Submitting a receipt or repaying the amount in question will allow the Card to become active again.

**10. Will Participants receive a new MedBen™ Debit Card each year?**

**NO** - As long as the participant elects to participate, the MedBen™ Debit Card will be loaded with the new annual election amount at the start of each plan year. The card is valid for five (5) years; the participant will automatically receive a new card prior to the expiration of the card (as long as the participant is enrolled at the time of expiration).

**11. Can a participant use their card to pay for services that are not incurred in the same plan year?**

No - Services must be incurred in order to use the card for this Account. Expenses are considered to be incurred the day the service is rendered, not when a Participant is billed, charged or pays for the service. Reimbursements made during a Plan Year are only made for eligible Expenses incurred during that same Plan Year. A Participant may NOT use their card to pay for an expense that incurred in a previous plan year.