



## **Frequently Asked Questions about the FSA Debit (prepaid benefits) Card**

### **What is the Debit (prepaid benefits) Card?**

The Debit (prepaid benefits) Card from UMR is a MasterCard® that gives you an easy, automatic way to pay for qualified health care expenses. The Debit (prepaid benefits) Card lets you electronically access pretax contributions you set aside in your flexible spending accounts (FSAs).

### **How does the Debit (prepaid benefits) Card work?**

It works like a MasterCard®, with the value of your account(s) contributions stored on it. When you incur qualified eligible expenses at a business that accepts MasterCard®, simply use your Debit (prepaid benefits) Card. The amount of your qualified purchases will be deducted – automatically – from your account and the dollars will be electronically transferred to the provider/merchant for immediate payment.

### **Is that all I have to do?**

No. You must also remember to save all of your itemized documentation.

### **Why do I need to save my receipts?**

UMR may need to request a copy of your itemized documentation to make sure the funds were spent on eligible expenses. If this cannot be provided to substantiate an expense, the transaction will be considered an overpayment and your card usage may be suspended. So please save all of your documentation.

### **What happens if there is an overpayment?**

UMR will request that the funds be returned to the Flexible Spending Account in which the overpayment occurred. Participants may return funds made payable to UMR, PO Box 8022, Wausau WI 54402 or they can ask that the funds be deducted with the next manual submitted claim(s). Participants can contact the Customer Service Representatives to inquire about offsetting the overpayment.

### **Is the Debit (prepaid benefits) Card just like other MasterCard® cards?**

The Debit (prepaid benefits) Card is a special MasterCard®, but only for qualified expenses. There are no monthly bills and no finance charges.

### **If asked, should I select "Debit" or "Credit?"**

The Debit (prepaid benefits) Card is actually a stored value card. But since there is no "stored value" selection available, you'll select "Credit." You do not need a PIN number and you cannot get cash with the Debit (prepaid benefits) Card. You'll need to sign the receipt.

## **BE SURE TO SAVE YOUR ITEMIZED DOCUMENTATION!**

### **Are there places the Debit (prepaid benefits) Card won't be accepted?**

Yes. Examples include department stores, discount stores and grocery stores that don't have an IIAS (Inventory Information Approval System) implemented, hardware stores, restaurants, bookstores, gas stations and home improvement stores. Please see below regarding OTC items for an explanation of IIAS.

### **What are some reasons my Debit (prepaid benefits) Card might not work at the point of service?**

- Your card has not been activated.
- You used your card before the second business day after activation.
- You have insufficient funds remaining in your respective employee benefit account to cover the expense.
- You've included nonqualified expenses at the point-of-service (retry the transaction with the qualified expense only).
- The merchant is encountering problems.
- The non-healthcare merchant does not have the IIAS implemented.

### **How many Debit (prepaid benefits) Cards will I receive?**

You'll receive two Debit (prepaid benefits) Cards.

### **Do I need a new Debit (prepaid benefits) Card each year?**

While it is important to spend all of the funds in your account each year, you should also hang onto your card for the next plan year. As long as you elect to participate in your FSA plan each year, your Debit Card will be loaded with your new annual election amount at the start of each plan year for up to five years. A \$10.00 replacement fee may be deducted from your FSA if you destroy your card prior to the expiration date.

### **What if I lose my Debit (prepaid benefits) Card or need another one?**

You can request a replacement through your plan administrator, UMR. A replacement card is \$10, which may be deducted directly from your account. Call UMR for details.

### **What dollar amount is on my Debit (prepaid benefits) Card?**

The dollar value on your card will be the amount you elected to contribute to your health care FSA during your benefits enrollment period. It's from that total dollar amount that eligible expenses will be deducted as you use your card or submit manual claims.

### **Can I use the Debit (prepaid benefits) Card if I receive a statement with a Patient Due Balance for a medical service?**

Yes. As long as you have money in your account for the balance due, simply write the Debit (prepaid benefits) Card number on your statement and send it back to the provider. The expense must be incurred during the plan year for which you are using the funds. Prior plan year expenses are considered an overpayment and the funds will need to be returned to the plan.

### **What do I need to know about paying for prescription drugs?**

The Debit (prepaid benefits) Card is programmed to pay for prescription drugs at pharmacies and department stores that have pharmacies. Be sure to separate your prescriptions from other expenses (including other FSA eligible purchases, such as over-the-counter items). This will reduce the need for member follow-up.

### **Can I use my Debit (prepaid benefits) Card for prescriptions ordered prior to activating my card?**

Sorry, but your card must be activated prior to the order or purchase date of your prescriptions. You need to wait two business days after activating your card to purchase prescriptions at your pharmacy with the Debit (prepaid benefits) Card. For example, if you activate your card on Tuesday, you can pick up your prescription on Thursday.

### **Can I use the Debit (prepaid benefits) Card for over-the-counter (OTC) medications?**

Yes. In order for the OTC items to be purchased with your card, the merchant must have an IIAS (Inventory Information Approval System) in place. This system allows you to use your card for OTC items and allows the items to be automatically substantiated at the point of sale. Your card will decline at merchants who do not have this system implemented. You may still pay for these items by another means and submit paper claims to UMR for reimbursement. OTC items deemed not FSA eligible by the IIAS system will be declined and you will not be able to purchase these items with your card.

### **How do I know how much is in my account?**

You can visit your FSA Web site at [www.UMR.com](http://www.UMR.com) to view your account activity and current balance. Or, you can call UMR at the phone number on the back of your card to obtain your current balance. It's a good idea to know your account balance before you make a purchase with your Debit (prepaid benefits) Card.

### **What if I have an expense that is more than the amount left in my account?**

By checking your account balance often -- either online or by calling UMR at the phone number on the back of your card -- you will have a good idea of how much is available. When incurring an expense that is greater than what is remaining in your account, you can split the cost at the register. For example, tell the clerk you wish to use your Debit (prepaid benefits) Card for the exact amount left in your account and then pay for the remaining balance separately. Alternatively, you may submit the qualified transaction manually via a claim form with the appropriate documentation to UMR.