

# HOW YOUR FSA CARD WORKS

Over 80% of Healthcare FSA expenses are automatically approved so, in most cases, you won't need to submit claims or documentation for FSA Card use. However, always keep copies of your receipts and other supporting documentation. Below is a table to help guide you when using your FSA Debit Card.



FSA CARD ACTION	TYPE OF VENDOR OR TYPE OF SERVICE	HELPFUL HINTS
<p><b>No Substantiation Required</b></p> <p>The FSA Card will work without anything further from you! Please keep a copy of documentation just in case.</p>	<p>Healthcare Providers with Copays:</p> <ul style="list-style-type: none"> <li>Hospitals</li> <li>Pharmacy</li> <li>Physician's Office</li> <li>Vision Care Providers</li> <li>Urgent Care</li> <li>Outpatient Surgery Centers</li> </ul> <p>Prescriptions &amp; other qualified over-the-counter items can be purchased at participating retailers. See list inside for more information.</p> <hr/> <p>Recurring Expenses: by indicating expenses are recurring in exact equal amounts for the exact same provider on the FSA Claim Form, you will not need to continue to send in supporting documentation and claim forms.</p>	<p>Coinsurance is where the employee pays a percentage versus a flat copay. These may require you to submit supporting documentation. It's important that you keep all of your supporting documentation.</p> <p>You will receive a letter if supporting documentation is required by the IRS guidelines.</p> <hr/> <p>Examples include Dependent Care and monthly visits to certain types of healthcare providers.</p>
<p><b>May require supporting documentation</b></p>	<p>The FSA Debit Card can only be used at Healthcare providers like Dentists, Doctors or Vision Care Providers. If you use the FSA Card, you will receive a letter if documentation is required for these common types of expenses:</p> <ul style="list-style-type: none"> <li>■ Deductibles or Coinsurance</li> <li>■ Spouse's insurance out-of-pocket expenses</li> <li>■ Caregivers for Dependents (Dependent Care)</li> </ul>	<p>You will receive a letter if more information is required.</p> <p>To avoid having your card suspended, please submit requested documentation no later than 30 days after the reminder letter is sent to your home.</p>
<p><b>Cannot use the FSA Card</b></p>	<ul style="list-style-type: none"> <li>■ Due to Health Reform, over-the-counter medications require a doctor's prescription and cannot be purchased with the FSA card but they are still eligible for reimbursement.</li> <li>■ Any non-qualified expense</li> <li>■ Any non-participating provider, merchant or retailer not mentioned above</li> </ul>	<p>If an item is a qualified expense for this plan year, you can use another form of payment and submit your claim with supporting documentation.</p> <p>Over-the-Counter medicines must have a doctor's prescription submitted with the claim for reimbursement.</p>

Although it is a Debit Card, please ask cashiers to run your FSA Card as a Credit Card.



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