

Do I want to get the HCFSA Debit Card?

You may want a card to purchase over-the-counter medical expenses and prescriptions and to pay your medical providers with funds available in your HCFSA. The card MAY eliminate the filing of follow up documentation with Tri-Star. Please see ***"When will I be asked for documentation?"*** below.

Where can I use the HCFSA Debit Card?

The card will work to pay providers who are strictly medical providers like physicians, hospitals, dentists, etc. and those who have adopted the standard set of qualified medical expenses, who have the IAS control system in place. You can view the current list of IAS vendors who accept the card by visiting www.tri-starsystems.com and selecting the Benny Card Information Link. For the card to work at a merchant classified as a pharmacy or drug store, the merchant must be registered as a **90% merchant** or be an **IAS control system** merchant.

How do I use the HCFSA Debit Card?

Swipe the card at the merchant/physician's card machine and select "credit." This is important! You do not have a PIN associated with the card and the system treats it as a "credit." The balance on your card is used to pay the merchant/physician and your HCFSA available balance is reduced.

When will I be asked for documentation?

- When the payment amount at a non-IAS merchant (physician, hospital, pharmacy, etc.) does not match the copay amount for your coverage under your employer's health plan (including up to a multiple of 5 times this copay). This would happen if you pay a balance due on a medical bill that does not match your copay amount.
- The first time you pay a recurring expense to a medical provider. For example, after you have supported your monthly orthodontics payment once, if it is to the same provider and the same amount, the card system will not ask you for documentation again for this same amount and at the same provider for the rest of that Plan Year. This may also happen for something like periodic allergy injections and prescriptions that are the same amount at the same provider.

Why do I have to provide documentation if I've used the card?

You will be asked for documentation in situations not considered by the IRS as automatically approved for the HCFSA.

Do I have to keep my documentation?

Yes. You must retain all documentation in case it is requested by the IRS. We recommend you keep this with your other tax records each year.

How many cards do I get?

You are issued two cards when you apply for the card. Both of these cards are issued in the name of the HCFSA enrolled participant. You may share one of these cards with your qualified family member also covered under your HCFSA. Each of you should immediately sign the card with your name, agreeing to the terms printed on this card, and activate the card as instructed.

What if my card is lost or stolen?

Email or call Tri-Star Systems immediately to cancel the card and request replacement cards. You will pay \$10 from your available HCFSA balance for all cards reissued.

Do I have to apply for a new card each year?

No. The physical card itself has an expiration date like any credit or debit card and is valid through this date. You must enroll in the HCFSA during your employer's enrollment each plan year to have funds available on the card.

Can I still file claims for medical expenses I pay and don't use the card?

Yes. Each use of the card and each separate claim for items purchased or expenses incurred where you do not use the card, reduce your HCFSA balance.

If my card does not work at the time I swipe it, what might be wrong?

- You may have selected the "debit" key instead of "credit." Try this again and punch the "credit" button on the machine.
- You may not have funds still available in your HCFSA to cover the amount you are trying to pay with the card. The machine will not accept purchases/payments in excess of your available balance for the Plan Year.
- The merchant may not be identified by the debit/credit card system as a medical provider.
- Your pharmacy or drug store may not be registered as an IAS or 90% merchant as noted above.

Whom do I call for assistance or questions?

***Tri-Star Systems 1-800-727-0182, option #1 (claims)
Monday – Thursday, 7am – 5pm & Friday, 8am – 5pm***