How Does My Health Care Debit Card Work?

Your debit card gives you immediate access to your full annual health care FSA election at any time during the year! When you pay for qualified expenses, you no longer have to worry whether or not you have funds in your checkbook. The downside? Just a few rules you will need to remember. They aren’t difficult, but there are required just the same.

What can I purchase with my debit card?
The card can only be used for IRS approved medical, vision, dental and hearing expenses that have dates of service within your current Plan year. Cosmetic services are NOT eligible whether you use your debit card or not. If you are unsure of something, please call FlexBank for guidance or visit our website, www.FlexBank.net.

Can I use my debit card to pay for over-the-counter (OTC) medicines?
No. You will need to submit a doctor’s prescription to FlexBank in order for these items to be considered eligible. Therefore, the debit card will not work when you try to purchase OTC medicines with your debit card.

Where can I use the card?
The card will only work at places that provide medical services or sell medical products. Some examples are doctor's offices, dental offices, hospitals and pharmacies.

Do I have to send FlexBank my receipts?
Yes, there are situations where receipts must be submitted for debit card swipes. Generally those are for medical expenses (other than flat dollar copays), dental and vision expenses. If documentation is required, FlexBank will send a letter or an email to the participant letting the person know the amount of the expense and that an itemized receipt is required.

What if I don’t send in receipts?
Ultimately, the card will be suspended until itemized receipts are received. A letter or an email is sent 10 days after the swipe occurred to alert you documentation is required. You have 60 days to submit itemized receipts to FlexBank. If the item purchased is deemed ineligible, you must repay your employer and the money will be added to your debit card for another future expense. Please call FlexBank with questions, we are here to help.

Why won’t the card work?
A few reasons: 1) you don’t have enough funds left for the purchase, 2) the provider is typing in your debit card manually and does not enter the three digit code on the back of your debit card, 3) the credit card machine isn’t coded for your expense, i.e. a collection agency, PayPal, etc. or 4) your debit card has been suspended. **You should always be prepared to pay for the service/item out of your pocket and then submit an itemized receipt to FlexBank for reimbursement.**

Insurance Must Pay First!
When you have insurance, whether it is for medical or dental, and you are responsible for a deductible or a percentage of the expense, please be aware that the insurance company must process the claim/procedure first before the card can be used. Many dental offices are asking for a partial payment up front before they will do any work. You cannot use the card for that payment because the insurance company has not processed the claim yet even if the dental office has a “Predetermination Explanation of Benefits” from your insurance company.

Can I walk into FlexBank for an expense I paid for out-of-pocket and receive a check on the spot?
FlexBank is not able to reimburse you on the spot if you have a Benny card. We can process a claim received in the morning the same day for pick up and have a check ready for you after 4:00 pm. If you fax or email the claim ahead of time, we recommend you call to verify receipt.

Debit card replacement or additional cards?
If you lose your debit card or are in need of more than two cards, you may receive replacements. The fee for an additional two (2) cards is $5.00 and will automatically be deducted from your flexible spending account balance.

How do I check my account balance?
Login to www.MyBenny.com. You’ll need to enter your Member ID (it’s your SS# number without dashes).