

How Does My Health Care Debit Card Work?

Your debit card gives you immediate access to your full annual health FSA election at any time during the year! When you pay for qualified expenses, you don't have to worry whether or not you have money in your own bank account. The downside? Just a few rules you will need to remember. They aren't difficult, but they are required just the same.

Do I have to send FlexBank my receipts? I thought it would be paperless.

Yes, other than flat dollar copays and prescriptions, the IRS requires itemized statements be submitted for debit card swipes. **An itemized statement is one that shows the date of service, services rendered, patient name and the amount insurance paid.** The IRS requires itemized documentation to prove the purchase is an eligible expense, the date of service has occurred within your plan year and insurance has made their payment. If documentation is required, FlexBank will send a letter or an email letting the participant know the amount of the expense and an itemized statement is required.

Insurance Must Pay First!

When you have insurance, whether it is for medical/vision/dental, and you are responsible for some of the expense, 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 of Benefits" from your insurance company.

What if I don't send in itemized statements?

The card will be suspended until itemized statements are received. Once a letter or an email is sent, you have approximately 50 days to submit the paperwork 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 a future expense.

What can I purchase with my debit card?

The debit card can only be used for IRS approved medical, vision, dental and hearing expenses that have dates of service within your current plan year. If you have a "limited" FSA, you may use your card for dental and vision expenses only. 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, FlexBank.net, we are here to help.

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, vision, dental or hearing products and services. Some examples are doctor's offices, dental offices, hospitals and pharmacies.

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 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 expense out of your pocket and then submit an itemized statement to FlexBank for reimbursement.**

How do I check my account balance?

Login to MyBenny.com. You'll need to enter your Member ID (it's your SS# number without dashes). You might notice "WEX" branding, MyBenny.com will be migrating to My.WEXHealthCard.com in the future, but both website addresses are functional. This site enables you to track the documentation being requested and why your card might be suspended.

Can I walk into FlexBank with 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 health debit 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 order them. The fee for an additional two (2) cards is \$5.00 and will automatically be deducted from your flexible spending account balance.

