

Health Care FSA Debit Card FAQs

Q: What is the Health Care FSA debit card?

A: The debit card is a limited-use Mastercard®, a payment facilitator that lets you pay for qualified expenses without being out-of-pocket and having to wait for reimbursement.

Q: What can I use the Health Care FSA debit card to pay for?

A: You can use your card to pay for qualified goods and services that you previously would have paid for out-of-pocket and then submitted a claim to your administrator for reimbursement.

Q: How do I use the Health Care FSA debit card?

A: Present the debit card as payment for qualified goods and services. The amount of the transaction will be paid directly from the available balance in your reimbursement account.

Q: Since this is a debit card, do I need a PIN?

A: A PIN is not required. If presented with the option between Debit or Credit, choose Credit.

Q: Does the provider have to do anything different to take the Health Care FSA debit card?

A: No, the card is compatible with standard Mastercard processing systems. The only requirement is that the provider's credit card Merchant Category Code matches one of those assigned to qualified goods and services. (For example, the card will not work at a gas station, sporting goods store, dog kennel, hair salon, etc.)

Q: What happens after I swipe the card?

A: As soon as a transaction is authorized, your "purse value" (the amount of money available to spend on your card) is reduced by the transaction amount. Depending on your plan, within moments you will receive an email that confirms the transaction and shows your remaining balance after the transaction has been deducted.

Q: Do I ever have to send in receipts or other supporting documentation?

A: Always keep your receipts. All card transactions must be substantiated (verified). If the transaction did not auto-substantiate, then you will need to

send in an itemized receipt showing the date of service, type of service, provider name and address, and amount of payment. Credit card slips are not valid receipts.

Certain merchants have adopted an inventory control standard (IIAS) that cancels out the need for a receipt in nearly all cases. Transactions with these merchants (including Walmart, Walgreens, Target, Kroger, Harps, Kmart, Sam's Club, and many others) should automatically substantiate.

Q: What happens if I am required to send in a receipt but don't do so promptly?

A: If you have a pending card transaction that has not been substantiated with a receipt within a certain period of time (depending on your plan, typically either 30 or 60 days), your card may be temporarily blocked from further use until the transaction is either substantiated, paid back, or offset with manual claims.

Q: What if there is not enough money in my account when I swipe the card?

A: If the transaction exceeds the available balance in the account you are trying to draw against, the transaction usually will be declined. Some merchants do have the capability of accepting "split tender" which will only pull the amount off your card that's available and then ask for a different form of payment for the rest.

Q: How can I check on my account balance, transactions status, etc.?

A: You have online account access 24 hours a day at [DBSbenefits.com](https://www.dbsbenefits.com).

Q: What if I still need help after looking at my online account?

A: Contact DBS at (800) 234-1229 to speak with a Customer Service Representative.



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Many More Reasons to Sign Up for the Health Care FSA Debit Card

Reimbursements will be automatically approved when you use your Health Care FSA debit card for prescriptions and FSA-eligible/non-medication OTC items at approved locations including:



When you use your Health Care FSA debit card at any of these merchants, only expenses that are FSA-eligible will be paid by the card, eliminating the need to submit receipts for substantiation.

You may also use your card at medical merchants, including Physician Providers, Dental Providers, Vision Providers and Hospitals.



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(800) 234-1229

PO Box 260 | Hartland, WI 53029
DBSbenefits.com