



Debit Card Frequently Asked Questions

Q. How many debit cards will I receive?

A. Each debit card package contains two cards. Both cards will be in your name. The cards are signature based, so your dependent (if applicable) should sign their name on the back of the debit card. Please note that the debit card packages are mailed from our debit card provider and normally take 7 – 10 days to arrive at your home.

Q. How do I activate my debit card?

A. Please refer to the instructions on the sticker on the front of your debit card to activate the card. Your debit card will not work until it is activated; and will not work until the first day of your plan year.

Q. Will I receive new debit cards each year?

A. **NO.** Your debit card will be loaded each year with your new plan year election. **PLEASE DO NOT DISCARD YOUR DEBIT CARD.** Your debit card will expire every three years and you will automatically receive a new debit card at the first of the month in which your card is set to expire.

Q. Can I order additional debit cards?

A. Yes. If you would like additional cards, please call Swerdlin and Company at 866.687.4015 or email us at flex@swerdlin.net. Please note that you will receive two additional debit cards and you will be charged \$5.00. This fee will come directly out of your FSA. If you lose your card or it is stolen, you can also contact Swerdlin & Company and will be charged \$5.00 for replacement cards. Please note the \$5.00 fee is charged directly by our debit card provider.

Q. Where can I use my debit card?

A. Anywhere that has a medical merchant category code (hospital, dentist, doctor's office, pharmacies, etc.) or a merchant that approves transactions at the register (most merchants will accept the debit card).

Q. Do I have to separate my qualifying items from my non-qualifying items before I check out?

A. No, if the merchant accepts the debit card, you will not need to separate your FSA eligible items and your other purchases. You can go to the counter with your entire shopping cart and have all items scanned. Ask the cashier to swipe your debit card first. All FSA eligible items will be deducted from your FSA and you will be asked for another form of payment for the remaining balance.

Q. Should I select debit or credit when I use my debit card at a merchant?

A. Please select credit. You will not have to enter a PIN.

Q. I have a prescription on file with Swerdlin for over-the-counter medications or a doctor's note for dual-purpose items (massages, gym membership, weight-loss program, etc.). Why won't my debit card work for these items?

A. Swerdlin is not able to program the debit card to recognize these as eligible expenses. You will need to pay for the expense with another form of payment and submit a claim form and documentation to Swerdlin via email to flex@swerdlin.net, online on our participant website, or fax to 866.209.3517.

Q. When will I be required to submit receipts for purchases made with the debit card?



A. Per Internal Revenue Service (IRS) regulations, Swerdlin is required to request documentation for debit card purchases made at medical, dental, chiropractic and other medical service providers that do not match a co-payment (\$5.00 increments up to \$1,000.00) or deductible. For example, if you use your debit card at the dentist and the charge is \$33.33, you are required to submit documentation. The IRS will accept an itemized statement that shows the original date of service, services rendered or items purchased and the amount due out of pocket after any insurance payments have been made, or an Explanation of Benefits from your insurance company. You are required to submit documentation for expenses that do not match a standard copayment or deductible because the IRS requires that Swerdlin determines the expense qualifies for reimbursement from the FSA. Please note that Swerdlin does not think you are intentionally using the debit card for ineligible expenses, but we are required to request additional documentation per the IRS.

Q. How do I obtain additional documentation if Swerdlin requests this?

A. It is important that you save all documentation for purchases made with the debit card. If you cannot find documentation, you can request this from the service provider. Please note that due to HIPAA regulations, Swerdlin is not able to contact your service provider to request additional documentation.

Q. Do I have to submit receipts for recurring expenses?

A. No. If you have recurring expenses (the expense is made at the same provider for the same amount), please contact Swerdlin to advise us of this expense. Swerdlin will not ask for any additional documentation after you submit documentation for the first expense.

Q. What should I submit if Swerdlin requests additional documentation?

A. Adequate substantiation will show the type and date of services, the name of the provider, and the amount charged to you after any insurance payments have been made. Please handwrite on the documentation the participant's name and employer. An insurance Explanation of Benefits is also acceptable to substantiate a debit card purchase. **Please do not send a claim form with your documentation for a debit card expense.**

Q. Can a card be suspended by Swerdlin?

A. Yes! Failure to respond to requests for receipts may result in suspension of the card.

Q. What happens if I terminate employment?

A. Your card will be turned off at midnight on your date of termination. We are not able to reactivate your card due to IRS regulations. Please note that you can be reimbursed for expenses incurred prior to your date of termination by submitting documentation of your expense and a claim form to Swerdlin via email at flex@swerdlin.net, online on our participant website, or fax to 866.209.3517. Please refer to your Summary Plan Description for your grace period to submit claims after your date of termination. Also, you do not have to pay for the expense before being eligible for reimbursement; you will be reimbursed based on the date of service.

Q. Will my debit card work if the expense is greater than the balance in my account?

A. If the expense is greater than your account balance, you can ask the provider to charge an amount equal to or less than your available balance and pay the remaining balance out-of-pocket. Your debit card may not be accepted for partial payments.