



## Employee Debit Card Q & A

A DIVISION OF RPS PLAN ADMINISTRATORS, INC.

### QUESTIONS ABOUT YOUR ACCOUNT OR 24HOURFLEX BENEFITS CARD?

If you need information about your account or need help with your web access, please contact 24hourflex at the information below.

### MY EMPLOYER OFFERS A DEBIT CARD WITH OUR FSA, HOW DOES THAT WORK?

The 24HourFlex Benefits Card allows you to pay for eligible products and services at the point of sale without waiting for reimbursement. (Some receipts will still be required, as explained later.) You can use the card at eligible FSA locations where Visa is accepted.

### DO I STILL NEED TO KEEP AND SUBMIT MY RECEIPTS?

Yes, you will need to submit your receipts unless the charge equals the exact amount of one of your health care providers' co-payment amounts or is a pre-approved repetitive expense. 24hourflex will notify you in writing when a receipt is required to be submitted.

#### **TIP**

*The specific co-payment amounts for your company's health and/or dental insurance will be coded into the 24HOURFLEX system by the staff at 24hourflex.com. That way expenses that equal these co-pays will auto-approve and no receipts will be required.*

### WHAT ARE SOME EXAMPLES OF ELIGIBLE FSA LOCATIONS AND PROVIDERS?

Examples of qualified FSA locations and providers include: Hospitals, Physician Offices, Dental Offices, Vision Service Locations, Pharmacies, Durable Medical Supply Locations, and Home Healthcare Services.

### DO I CHOOSE DEBIT OR CREDIT AT THE CREDIT CARD TERMINAL WHEN I USE MY CARD?

Choose "credit", there is no PIN number associated with the card.

### HOW CAN I USE MY CARD IF I RECEIVE A BILL FROM A PROVIDER AT HOME?

You can use the card by writing your card number in the space provided on the bill and sending it back to the provider or by giving the number to the provider over the phone.

### WHAT IF THE DOCTOR'S OFFICE DOESN'T TAKE CREDIT CARDS?

In these instances, cardholders will have to "go back to the old way" and pay with cash or check and submit a manual claim. However, 24HourFlex research indicates that over 90% of all FSA transactions are electronic.

### **WHAT SHOULD I DO IF I ACCIDENTALLY USE THE CARD FOR AN INELIGIBLE EXPENSE?**

If you accidentally use your card for an ineligible expense you will receive a notice asking you to reimburse the account for the ineligible amount. This amount will then become available to use for eligible expenses.

### **HOW DO I KNOW HOW MUCH MONEY IS IN MY FSA ACCOUNT?**

Complete balance and transaction information is available to you online at [www.24hourflex.com](http://www.24hourflex.com); choose "My Cafeteria Account". To create your own User Name and Password you need your Social Security Number and your 24HourFlex card number.

### **CAN I ORDER ADDITIONAL CARDS FOR MY FAMILY?**

Yes. You can order an extra debit card for your spouse or other eligible dependents through 24hourflex for no additional cost. Each additional card will be issued in your dependent's name. You can go online and order them, or give us a call.

### **WHAT DO I DO IF MY CARD IS LOST OR STOLEN?**

Lost or stolen cards must be reported. You must call the bank at 1-800-679-7649. You will need to verify your address and a replacement card will be ordered when you report your card lost or stolen.

### **WHAT DO I DO WITH MY CARD ONCE I HAVE USED ALL OF MY AVAILABLE FUNDS?**

Your debit card is good for up to three years. Hang on to the card after you have used all of your available funds, you'll be able to use the card again next year when you re-enroll in the plan. A replacement card will be mailed to you automatically 30 days before your card expiration date.

### **DOES THE CARD WORK AT ALL MERCHANTS?**

No. First, the merchant must be signed up with MasterCard. Second, the merchant's Merchant Category Code (MCC) must be approved. When a merchant signs up with MasterCard, they are assigned a MCC. Only certain MCCs that related to medical and childcare are approved. For example, use of the card at any pharmacy (MCC 5219), doctor's office (MCC 8011), dentist's office (MCC 8021), or daycare (MCC 8351) would be approved. However, the card would be denied at Home Depot.