

Benefit Card Q & A

What is the Benefit Card?

The Benefit Card is a special-purpose VISA card pre-loaded with your FSA/HSA balance. It gives you an easy, automatic way to pay for eligible health care/benefit expenses.

Note: If you have a Health Care Spending or Dependent Care Spending Account, these balances are not pre-loaded. Only the funds you have contributed are available for use.



Can I use my Benefit Card for expenses incurred in the prior year?

No, the Benefit Card will pull funds from the current plan year only. You need to file a reimbursement claim for your administrator to pull funds for the previous plan year.

Will I receive a new card at the start of the new plan year?

No, you will not receive a new card each year. Your card is valid for three plan years (including the current year) and will be reloaded with your new plan year election.

How does the Benefit Card work?

Use the Benefit Card the same way you would use a bank-issued debit card, keeping in mind you must use the card for eligible health care expenses only. The amount of the eligible purchases will be deducted automatically from your account, and the pre-tax dollars will be electronically transferred to the provider/merchant for immediate payment.

What if I charge an expense more than the amount left in my account?

When incurring an expense greater than the amount remaining in your account, you may be able to split the cost at the register. (Check with the merchant.) For example, you may tell the clerk to use your card for the exact amount left in the account, and then pay the remaining balance separately. You can also choose to pay the full amount without the Benefit Card and file a reimbursement claim on the [Consumer Portal](#), the mobile app or manually via a claim form with the appropriate documentation.

Do I need to save my receipts for purchases made with the Benefit Card?

It's important to save all itemized receipts; you may be contacted by your plan administrator to submit receipts to verify expenses comply with IRS rules. Although the debit card is designed to pay the merchant immediately, the IRS requires all FSA/HSA transactions be substantiated.

How do I check the balance on my Benefit Card?

Check your balance via the [Consumer Portal](#) or the mobile app.

What should I do if my Benefit Card becomes suspended?

If your card is suspended for FSA, you must submit the requested documentation or pay the amount owed within 60 days of the transaction date. To avoid card suspension, update your Notification Preferences on the [Consumer Portal](#) under Tools & Support. This will ensure you are receiving your claim notifications per your requested method – mail, email or text message.

What if my Benefit Card is lost or stolen?

Report a card lost or stolen immediately by logging on to the [Consumer Portal](#). Go to Tools & Support, then under How Do I? click on Report Card Lost or Stolen.

Can I use my Benefit Card during the grace period after my plan year ends?

Yes, you can utilize your card up to your final service date. After the final service date, you need to file a reimbursement claim for your administrator to select the correct plan year to pull funds from your FSA account.

