

A Flexible Spending Account (FSA) debit card gives you easy, automatic access to the funds in your spending account and is a convenient way to pay for qualified FSA expenses. Below are some Frequently Asked Questions (FAQs).

**Q. Where can I use my debit card?**

A. You can use your debit card at any health-related location (e.g. pharmacy, dentist, doctor, and chiropractor) and all major discount stores, supermarkets and pharmacies that utilize the Inventory Information Approval System (IIAS) or meet the 90% Rule. A listing of IIAS and 90% Rule merchants is available at [www.sig-is.org/publications](http://www.sig-is.org/publications) and select Merchant List. Note: The debit card will NOT be accepted at non-healthcare facilities (e.g. department stores, hardware stores, restaurants, bookstores, gas stations, convenience stores).

If enrolled in Dependent Day Care FSA, you may use your debit card at your daycare provider if they accept MasterCard®. If your daycare provider is part of a larger entity, you may not be able to use your debit card due to the Merchant Category Code (MCC) assigned to their credit card machine.

**Q. Do I need to keep my receipt?**

A. Yes. Please save all receipts related to your FSA purchases. For some expenses, you may be required to provide additional information, including itemized receipts or explanation of benefits, to verify eligibility of the expense. Besides saving all receipts, be sure to provide them promptly when requested. If you fail to submit documentation when requested, the FSA plan administrator will be forced to declare those expenses ineligible – and you'll have to reimburse your account.

**Q. How will I be notified documentation is needed?**

A. The FSA plan administrator, General Agency Company, will send you notification via email or mail (depending if an email address is on file) when a transaction occurs that needs to be substantiated. If the transaction is not resolved within the number of days allowed, a reminder is sent out. If the transaction remains unresolved after the second request, your card becomes temporarily suspended until the transaction is resolved.

**Q. What is acceptable documentation as proof of an eligible expense?**

A. To substantiate an expense, you must provide a statement which contains all of the following information: name and address of the provider, a description of the service or product (i.e. office visit, prescription drug, etc.), the type of expense (i.e. copay, coinsurance, deductible or other out-of-pocket expense), the date of service or sale, the patient's name and dollar amount charged. All of this information must be provided by an independent third party (typically, your provider). The FSA plan administrator, General Agency Company, will return any documentation that doesn't include all or part of the required information.

**Q. Why do I have to substantiate the services? Isn't it my money?**

A. Yes, the money put in is yours to use for qualified expenses. However, in order to utilize this money without paying taxes you must follow the IRS rules. As such, the plan is required to substantiate claims for all debit card transactions. For debit card transactions that can be approved by one of the IRS approved electronic methods, you will not need to provide a receipt, but you will need to keep copies of all receipts for all services you use the debit card for.

**Q. What should I do if I receive a substantiation notification?**

A. You will need to submit your itemized receipt(s) per the notifications instructions. **Failure to provide receipts may cause your debit card to be deactivated.** You can scan/email, fax or mail the documentation to the FSA plan administrator, General Agency Company.

**Q. Can a FSA debit card transaction be declined when the provider swipes the card?**

A. Yes. There are some situations in which a debit card transaction can be denied by a pharmacy or other location.

This can happen if:

- You may be at an ineligible location
- You may be asking for more money than what you have elected and/or contributed
- Your card might have been temporarily suspended because your account is not in good standing OR because there is additional information required for previous transaction(s)
- The card might not have been correctly re-activated since being suspended for additional information subsequently received
- The valid location you are at has been identified in the system as an invalid location
- The card's magnetic strip has been compromised
- The merchant's "credit swipe machine" may be malfunctioning
- You have swiped the card yourself and indicated "debit" (which refers to a bank account card) rather than indicating "charge"

**Q. What should I do if my debit card is declined at the merchant's location?**

A. You should go ahead and pay for the service and then contact the FSA plan administrator, General Agency Company, to determine if it is due to funds availability or card technicality. You can then submit a manual claim for reimbursement from your account.

**Q. How do I know how much is in my FSA account?**

A. You can visit your FSA portal at [www.ga-ins.com](http://www.ga-ins.com) and select "Alegeus WCA Login" button to view your account activity and current balance. Or you can call the FSA plan administrator, General Agency Company, at 989-773-6981. It's a good idea to know your account balance before you make a purchase with your debit card.

**Q. How long is my debit card good for?**

A. Your debit card is good for three years. So hang on to it. Even if you deplete this year's funds, you'll be able to use the card again next year when you re-enroll in the FSA plan.

**Q. Who do I call if I have questions about my debit card?**

A. Call the FSA plan administrator, General Agency Company, at 989-773-6981 or [benefits@ga-ins.com](mailto:benefits@ga-ins.com).