

FSA Debit Card User Instructions

The “Benefits Debit Card” MasterCard® is debit card that can be used to pay for eligible health care and dependent day care expenses. It is meant to be a convenient option for FSA participants, as they can pay for eligible expenses with the debit card rather than having to pay for these expenses out-of-pocket for later reimbursement.



Instructions for Use for Health Expenses

- When using your card be sure to select “**CREDIT**” option at time of checkout and sign your purchase receipt.
- You can use the debit card at any retailer, pharmacy, doctor/dentist/vision office that accepts MasterCard®. Be sure to save your receipts as you may have to submit them to General Agency Company to support the claim charged on the debit card was for an eligible expense, plus you will want to retain these receipts for your tax records.
- The health FSA charge on the debit card will be automatically deducted from your FSA account. You are able to review these claims through the FSA member portal, Alegeus, at www.ga-ins.com.
- If you use the debit card at an Inventory Information Approval System (IIAS) merchant or retailer, you will not have to submit the receipts as these companies have an inventory control system in place that will ensure only items purchased with the debit card are IRS-eligible expenses.
 - Some IIAS merchants or retailers in the Mount Pleasant area include: CVS, Rite-Aid, Walmart, Meijer, Sam’s Club and Downtown Drugs.
 - You can search for a current list of certified pharmacies, supermarkets, etc. at <https://sig-is.org/card-holders/store-locator>.
- University Health Services is also approved to auto-adjudicate health FSA claims on the “Benefits Card” debit card. **PLEASE BE SURE TO GIVE YOUR FSA DEBIT CARD TO UNIVERSITY HEALTH SERVICES SO THAT ELIGIBLE CHARGES CAN BE APPLIED DIRECTLY THROUGH YOUR DEBIT CARD AND NOT CHARGED TO YOUR CMU ACCOUNT.**
- **Debit Card Substantiation Notification:** A majority of debit card transactions are automatically verified and require no action by FSA participants to validate the claim. A few situations do require participants to follow up. If General Agency Company (GAC) needs documentation (e.g. itemized receipt, explanation of benefits) to validate a debit card transaction, you will be notified by email (if on file) or a letter. If you do not respond to that first notice, GAC will send you two reminders. If GAC doesn’t hear back from you after the third and final request for documentation, your card will be temporarily deactivated. Once your card has been suspended, you won’t be able to use your FSA debit card for purchases. Unsubstantiated debit card purchase amounts may be deducted from future paper reimbursement requests in order to reactivate the debit card. Participants can also repay the plan for the amount owed on an after-tax basis.

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- If you need to provide documentation (e.g. itemized receipt, explanation of benefits), you can scan/copy the document(s) into an election file and submit it to General Agency Company using the FSA member portal, Alegeus, www.ga-ins.com. You can also fax the document(s) using the manual request for reimbursement form available online at <https://www.cmich.edu/fas/hr/Documents/FSA%20Request%20for%20Reimbursement%20Form.pdf>.
- Your debit card may be de-activated on your last day of employment. To use your FSA account on your last day of employment, you may need to submit a manual [Request for Reimbursement Form](#) to General Agency Company.

Instructions for Use for Dependent Day Care FSA Expenses

- Your Benefits Debit Card can also be used to pay for eligible dependent day care expenses if your provider accepts MasterCard® card payments. If they do not accept MasterCard®, you will need to pay for the expenses and then submit a manual [Request for Reimbursement Form](#) and your receipt to General Agency Company.
 - **PLEASE NOTE:** If your daycare provider is part of a larger entity, you may not be able to use your Benefits Debit Card due to their credit card machine configuration. **The PEAK program**, administered by the City of Mount Pleasant and **Creative Beginnings**, located in Mount Pleasant, do **NOT** accept the Benefits Debit Card.
 - Remember only current year-to-date contributions are available for reimbursement.