Do I have to have an email address in order to use the VISA Debit Card?
Yes. If additional information is needed for a purchase made with the VISA Debit Card, you will receive an email stating what information is needed.

Where can the VISA Debit Card be used?
At any medical, dental or pharmacy that accepts VISA and which has an IRS merchant code as medical, dental or pharmaceutical.

How do I get a VISA Debit Card?
Each employee will automatically receive one Visa Debit Card delivered to their home address prior to January 1, 2013. You may go on-line to www.myflexonline.com and order additional cards throughout the plan year free of charge.

Do I have to activate the VISA Debit Card before I use it?
No. When you swipe the VISA Debit Card for the first time, it will be automatically activated. There is no need to call and activate the card.

What can I use the VISA Debit Card for?
The card can be used for any qualified expense such as co-pays, medical or dental out-of-pocket, prescriptions, etc. You will not be able to use your VISA Debit Card for vitamins, supplements or other items which require a letter of medical necessity as the VISA Debit Card is not able to review whether or not the letter of medical necessity is on file. You will need to pay for these services and submit a paper claim for reimbursement.

Merchants that sell pharmaceuticals are required to have a special inventory box purchased from the IRS that allows the Visa Debit Card to be used. Some smaller merchants do not have the IRS equipment to allow you to use your Visa Debit Card for purchases of pharmaceuticals. Please note the "No Receipt Retailers" for merchants who have acquired the IRS regulated box for pharmacy items where your VISA Debit Card can be used. You can still purchase the item(s) at the merchants not listed on the No Receipt Retailers List, however, you may have to pay for the item(s) and send in your receipt for reimbursement instead of using your VISA Debit Card.

In compliance with the Health Reform, all over-the-counter (OTC) drugs and medicines must be prescribed by a physician; therefore, those items may not be purchased with the VISA Debit Card. You will need to purchase these items and submit the receipt and a copy of your prescription for reimbursement. OTC items other than medicines or drugs are still eligible expenses and will not require a prescription (e.g., bandages or contact lens solution).

What happens if I use the VISA Debit Card for a non-qualified expense?
You will be required to repay the non-qualified amount back to your flexible spending account or we can take the amount you owe off of future claims submitted until the non-qualified amount has been repaid. Your VISA Debit Card may be suspended until the money has been credited to your account.

Do I have to use the VISA Debit Card?
No. You may continue to pay for your qualified expenses and submit receipts. You can also choose to use the VISA Debit Card for some services and submit receipts for others. The choice is yours.

When must a new VISA Debit Card be ordered?
The card you will receive prior to January 1, 2013 will have an expiration date of three years. Therefore, if you order a card in 2013 and enroll in the flexible spending account in 2014, you can continue using the same card that you order in 2013 for the 2014 Plan Year.
**How does the three year card work from Plan Year to Plan Year?**

Your Plan Year election for January 1, 2013-December 31, 2013 will be available to you January 1, 2013. You will have the opportunity to enroll for the 2014 Plan Year (January 1, 2014-December 31, 2014) and the election amount for the 2014 Plan Year will be available on your card in January 2014-once BMI receives the elections from the employer for the new Plan Year.

**Can I use my VISA Debit Card to pay for my Maternity care?**

Physicians bill globally for maternity care but request that you make payments during the nine months before delivery. The IRS mandates that services must be rendered before reimbursement can be made under the flexible benefit plan. Any lab, ultrasounds or other services that have been rendered may be reimbursed. All other services are billed globally at the time of delivery, therefore, the payment installments you have made for the delivery charge and maternity care will be reimbursable at time of delivery.

**Can I use my VISA Debit Card to pay for pre-payment of orthodontics?**

The IRS has made an exception for down payments of orthodontics. Down payments and the remaining balance for orthodontic care are reimbursable. This is the only service, medical or dental, that can be reimbursed before all treatment is rendered.

**What are No Receipt Retailers?**

No Receipt Retailers have a special IRS inventory system that tells the cashier at the time of purchase whether or not the items are qualified expenses under the flexible spending account. The qualified expenses will be placed on the VISA Debit Card and the cashier will ask for other form of payment for the non-qualified expenses. Receipts for prescriptions are not needed for the No Receipt Retailers. Prescriptions that are not purchased at one of the “No Receipt Retailers” will require a receipt. A complete list of No Receipt Retailers can be viewed at [www.sig-is.org](http://www.sig-is.org). Click on More Publications, Merchants: IIAS Merchant List.

**Am I required to keep my receipts if I use my VISA Debit Card?**

Yes. IRS mandates that receipts for all flexible spending account purchases be retained. Receipts are not required for office visit co-pays or prescription co-pays.

**How do I substantiate a purchase?**

All debit card swipes do not need substantiation. If you have a purchase that needs substantiation, you will receive an e-mail stating you have debit card swipes to review. You will need to go to [www.myflexonline.com](http://www.myflexonline.com), and access your account on line. There will be “claims to be reviewed” in red, which you will click on. The next screen will show you all debit card swipes that need to be reviewed and substantiated as well as the deadline to turn the required documents in for substantiation. Click on each provider that needs verification and proceed to the next step. Follow the steps to generate your substantiation form, print the form and attach the requested documentation.

If the debit card is used for a medical or dental claims that processes through insurance, either an itemized statement from the physician’s office or dental office showing the date of service, insurance payment and final patient responsibility owing or the medical or dental explanation of benefits will be required. Prescriptions that are not purchased at one of the “No Receipt Retailers” will require a receipt.

**What are the reasons why my debit card may not work?**

Your debit card will not work if:

- You do not have enough funds in your account to cover the cost of the transaction.
- You received care or treatment from a merchant who is a non-medical provider type. This could include grocery stores or general merchandise stores.
- You selected “debit” after you swiped your card in the credit card machine, and tried to enter a PIN number. Even though your flexible spending card is a debit card, always choose the “credit” option.
- Your card transaction is more than your total annual FSA contribution.