

BENEFITS DEBIT CARDS

An account-linked debit card provides participants with instant access to their funds.

Advantages of a Benefits Debit Card

- Gives you secure, instant access to funds
- Decreases claims filing and having to wait for reimbursement
- May be used everywhere major credit cards are accepted (pharmacies, doctors offices, etc.)
- Helps reduce fraud with purchase restrictions for only approved items, services, and locations

Purchase Substantiation

- The IRS requires that debit card purchases be "substantiated," or verified to be an eligible expense
- Many card purchases can be substantiated automatically, depending on your benefits plan.
 Others will require that you submit an itemized receipt
- Itemized receipts must provide the vendor's name and address, the item or service purchased, the date of purchase, and the amount paid



Accounts

A debit card may be linked to the following accounts

- Flexible Spending Account (FSA)
- Limited Purpose Flexible Spending Account (LPFSA)
- Dependent Care Assistance Plan (DCAP)
- Health Reimbursement Arrangement (HRA)
- Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)
- Health Savings Account (HSA)
- Transit/Parking Benefit Account

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Depending on your plan, multiple benefit accounts may be accessed using the same debit card (for example, FSA and DCAP).

GENERATURED EPISODE CLAIMS CONUNDRUM















For more Adventures of Captain Contributor, and to learn how you can make the most of your hard earned dollars, ask your third party administrator about FSAs, HRAs, HSAs, and Transit accounts.

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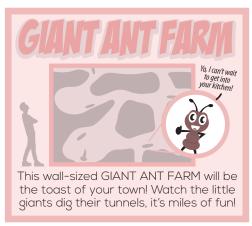
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TRIVIA

A benefits debit card may be linked to which type of account:

- A. FSA
- B. HSA
- C. Transit/Commuter
- D. College savings account

Answer: A, B, and C

THANKS FOR READING!

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