



Healthcare Debit Card FAQs

Q: What is a healthcare debit card?

A: A healthcare debit card is a limited-use payment facilitator that lets you pay for qualified expenses without being out-of-pocket and having to wait for reimbursement.

Q: What can I use a healthcare debit card to pay for?

A: You can use your card to pay for the qualified goods and services for which you previously would have submitted a reimbursement claim to us for your health reimbursement.

Q: How do I use a healthcare debit card?

A: Present the healthcare debit card as payment for qualified goods and services. The amount of the transaction will be paid directly from the available balance in your reimbursement account.

Q: Since this is a debit card, do I need a PIN?

A: You may request a PIN, but it is optional. If presented with the option between Debit or Credit and you do not have a PIN, choose Credit.

Q: Does the provider have to do anything different to take a healthcare debit card?

A: The only requirement is that the provider's credit card Merchant Category Code matches one of those assigned to qualified goods and services. (For example, the card will not work at a gas station, sporting goods store, dog kennel, hair salon, etc.)

Q: How do I figure how much to put into my medical expense account?

A: Look at your receipts or check register for the last year or two to see what you spent on medical expenses for yourself and qualified family

members. Or, try to think about what you expect to spend on medical expenses during your plan year.

Q: What happens after I swipe the card?

A: As soon as a transaction is authorized, your "purse value" (the amount of money available to spend on your card) is reduced by the transaction amount. If you are signed up for text alerts, within moments you will see an alert in your mobile account email that confirms the transaction and your remaining balance after it has been deducted.

Q: Do I ever have to send in receipts or other supporting documentation?

A: Always keep your receipts. All card transactions must be substantiated. If the transaction did not auto-substantiate, then you will need to send in a signed claim form and valid receipt showing the date of service, type of service, provider name and address, and amount of payment. Credit card receipts are not valid receipts. Certain merchants have adopted an inventory control standard (IIAS) that cancels out the need for a receipt in nearly all cases. Transactions with these merchants (including Walmart, Walgreens, Target, Kroger, Harps, Kmart, Sam's Club, and many others; see our website for latest list) should automatically substantiate.

Q: What happens if I am required to send in a receipt but don't do so promptly?

A: If you have a pending card transaction that has not been substantiated with a receipt within a certain period of time (depending on your plan, typically either 30 or 60 days), your card may be temporarily blocked from further use until the transaction is either substantiated, paid back, or offset with manual claims.

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Q: What if there is not enough money in my account when I swipe the card?

A: If the transaction exceeds the available balance in the account you are trying to draw against, the transaction usually will be declined. Some merchants do have the capability of accepting “split tender” which will only pull the amount off your card that’s available and then ask for a different form of payment for the rest.

Q: Are there any transaction limits?

A: There is a \$5,000 limit per transaction, even if you have more in your account. The maximum daily limit is also \$5,000, even with more in your account.

Q: How can I check on my account balance, transactions status, etc.?

A: You have online account access 24 hours a day at our website. To log in for the first time, refer to the welcome email that we send after enrollment.

Q: What if I still need help after looking at my online account?

A: Contact your benefits administrator if you need additional help.

Reasons to Sign Up for a Healthcare Debit Card

Reimbursements will be automatically approved when you use your healthcare debit card for prescriptions and FSA-eligible/non-medication OTC items at approved locations. *Visit our website to view the current IIAS Qualified Merchant List.*

When you use your healthcare debit card at any qualified merchant, only expenses that are FSA-eligible will be paid by the card, usually eliminating the need to submit a claim form and receipt for substantiation. You may also use your card at medical merchants, including Physician Providers, Dental Providers, Vision Providers, Hospitals, and Pharmacies.



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