



mySourceCard® MasterCard® Debit Card

General Frequently Asked Questions

How do I check the balance on my Card?

To obtain information regarding your Card, including the balance, recent transactions, etc., please log onto www.myRSC.com. Select the mySourceCard Tab to access this information. If you don't know your myRSC login information, please contact eBenefits Administrators, Inc.

What can I use the card for?

The Card should only be used for eligible products and services as outlined in the Internal Revenue Service (IRS) Publications 502 and 503. Some examples include such expenses as medical deductibles, co-payments, non-covered prescriptions, dental or vision related expenses, and dependent care expenses. A prescription must be presented for use in the purchase of OTC items.

For a complete list of eligible expenses and to review what OTC medications require a prescription, please visit our eligible expense matrix at <http://hcet.ebia.com/ebri>. The password is **ebene2011**.

How does the card work?

An individual will simply present the Card to a qualified merchant or provider. They will swipe the Card to pay for the purchase. Funds for eligible expenses will be transferred directly to the provider or merchant from the Health Care or Dependent Care Account through the MasterCard® network.

How do I activate my card?

Upon receipt and before using the card for the first time, the cardholder will need to activate the card by visiting www.myRSC.com or calling 1.888.523.4308.

Is this just another MasterCard debit card?

No, it is a debit card that utilizes funds from Health Care and/or Dependent Care Spending Accounts. Although this is a debit card, because it is an off-line debit card, it is treated like a credit card at a merchant or provider terminal because it does not require a PIN number before approving a transaction. It is also tied to Merchant Category Codes, and can only be used at qualified merchants as set forth in the individual benefit plan.

Will the card know what expenses are eligible and what are not?

Each merchant or provider accepting a MasterCard is assigned a Merchant Category Code. There are over 500 such codes and the Card accepts only some of those codes, all related to eligible expenses under the benefit plans. The Card will instantly deny merchant or provider codes that have not been programmed on the card.

Will I need to submit a claim form?

No. When using the Card, an individual will not be required to submit a claim form to obtain spending account reimbursement. However, they should save all applicable receipts, as they may be required to verify eligibility of certain expenses or individuals. Our system will automatically send the individual an e-mail if a receipt or other form of verification is required.

What will happen if I use my Card for an ineligible expense?

If someone makes a mistake and purchases ineligible items with the Card, they are required to send a receipt and a reimbursement to eBenefits Administrators.

What will happen if I don't send a reimbursement check for the amount of the ineligible expense?

The individual will be held accountable should the IRS audit their taxes. Also, the Card will be deactivated and the account will be frozen until that time when either reimbursement is received or the amount of eligible claims received is sufficient to cover the overpayment.

Will my transaction be denied if I don't have enough money in my account to cover the expense?

The entire transaction will be denied if the charge is for any amount that is greater than the balance in the account. To avoid a transaction being denied, individuals should visit www.myRSC.com for their account balance prior to using the Card. If the Card is used at an IAS location, however, a split tender transaction will occur; the balance of the card will pay out and the remainder will need to be paid by another means.

What if my provider doesn't have a charge card terminal?

You can still utilize funds from your account by mailing or faxing in a claim form to eBenefits Administrators.

What do I do if my card is lost or stolen?

Immediately call Card Services at (888) 523-4308 to deactivate the card. They may order a replacement card for a fee of \$5.

May I order another Card if my card had a misspelling, is missing a middle initial, my name has changed, or my card was never received?

Yes, they may order another card by calling (888) 523-4308; however, there will be a \$5 replacement fee charged to their account.

Can I get a card for my spouse?

Yes. Multiple cards can be issued for family members for only \$2 per card.