



mySourceCard® MasterCard® Debit Card

Frequently Asked Questions About FSA Processing

A Flexible Spending Account (FSA), which is part of a Section 125 Cafeteria Plan, is a benefit provided by your employer that allows you to contribute pre-tax dollars from your paycheck to a spending account that can be used for eligible FSA expenses. It saves you money by letting you use pre-tax dollars to pay for items not paid for by your insurance benefits providers. You choose how much money you would like to automatically deduct from your paycheck each pay period and put into your FSA account. 100% of your FSA election will be available from the start of the plan year and you can use the mySourceCard® MasterCard® Debit Card to pay for qualified expenses.

How does the Card work with the FSA?

The Card allows you to pay for eligible products and services at the point-of-sale without submitting claim forms or waiting for reimbursement. You can use the card at any eligible location where MasterCard® is accepted. Some examples of eligible locations include hospitals, physician offices, dental offices, vision service locations and most pharmacies (retail and online).

What about Over-the-Counter (OTC) Medications?

Effective as of January 1, 2011 due to changes brought about by Health Care Reform, OTC medications are no longer eligible and the Card can not be utilized to purchase them. There is however an exception to this new rule. As long as you have a prescription written from your physician and attach the prescription when you send in your receipt(s), they will be eligible for reimbursement. The claim will have to be submitted the old fashioned way and you will have to pay for it with cash, your own debit/credit card and submit it manually with a claim form. Once we have a prescription on file, we will allow that specific OTC medication to be paid going forward.

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**.

Do I choose debit or credit at the credit card terminal when I use my Card?

The Card is a signature based debit card and should be swiped as a credit card at the terminal. There is no PIN number associated with the Card.

How can I use my Card if I receive a bill from a provider at home?

You can use the Card by writing your card number in the space provided on the bill and sending it back to the provider or by giving the number to the provider over the phone.

What if the doctor's office doesn't take credit cards?

In these instances, cardholders will have to pay with cash or check and submit a manual claim. However, industry research indicates that over 90% of all FSA transactions are electronic.

Do I still need to keep my receipts?

Yes! You must keep your receipts at all times in case they are requested. There are certain items that you can utilize your Card that you may not have to submit your receipts. These items can be automatically approved and are limited to exact match for your office visits and prescription drug co-payments from your medical insurance plan. Although there is no requirement for you to complete claim forms, for all other items such as dental, vision or medical services if you utilize the Card, receipts will be requested.

When do I need to submit my receipts?

If using your Card, eBenefit Administrators will contact you via e-mail or mail requesting receipts when necessary. When receipts are requested, please return a copy of the request you received with the requested receipts. When submitting a paper claim, the receipts and claim form will need to be submitted via e-mail, mail or fax.

What happens when I purchase an ineligible item with my Card?

The Card will only be accepted by certain merchants who are related to health care. Parameters are set within the system and if a card swipe amount does not meet the criteria, a request will be sent via email requesting documentation for that expense. If the item is ineligible, you will be required to repay that amount to your employer and your account will be adjusted.

Can I get an additional debit card for my spouse or a dependent child away at college?

All FSA enrollees will receive one card initially. If a Card application is utilized at the initial enrollment, additional cards can be requested at that time. In addition, you can call eBenefits Administrators, Inc. and speak to a customer service representative to request additional cards at 800.494.6804. If you order a card for your spouse, the card will be issued in his/her name.

Can I use my Card for mail ordered prescriptions?

Yes, as long as the vendor accepts MasterCard®.

Can I use my Card for my leftover balance from last year?

Yes, the Card can be utilized for balances left over from the previous year. The previous plan year balance will be added to your election for the new plan year. Claims from last year balances can also be submitted manually with a claim form.

How do I get reimbursed for claims that can't be paid with my debit card and how do I send them?

Your receipts will have to be submitted manually with a claim form. They can be submitted via:

Mail: eBenefits Administrators, Inc., PO Box 3269, Erie, PA 16508-0269

Email: claims@ebeneadmin.com

Fax: (866) 661.0885

When do paper claims get processed and paid?

Claims are processed and paid weekly. All claims received on or before Saturday of each week will be processed on Wednesday of the following week.

How can I check my balance on my account?

When a participant enrolls in the FSA, they will receive a welcome letter with login instructions. The web site for all account information is www.myRSC.com. With this letter they will also receive a temporary user ID and password. In completing the registration process on www.myRSC.com, they will establish their own user ID and password and will be able to check on submitted and paid claims, account balances, etc. If you have a balance that carries over during the Grace Period you will be able to see your current election for the new plan year and as well as the amount carried over during the Grace Period. The total that will show up as an available on your Card will be the amount of your current election as well as the amount carried over during the Grace Period.

Will I receive any e-mails or communication when my claim or reimbursement is processed?

Yes, first let's look at the Card transaction. You will receive an email communication any time you swipe your Card advising you of the date, time and amount that you just utilized the card for. Further emails will be sent if additional documentation will be required. Documentation will not be requested for exact office visit or prescription drug co-payments that match the co-payments for your medical plan. For all other items such as dental, vision or medical expenses, receipts will be requested. This is not a requirement of eBenefits Administrators, Inc. or your employer, but it is an IRS regulation! If you receive any follow-up emails requesting addition information or claim documentation, it is very important that you give this your prompt attention. If a request for additional documentation is ignored, you may face Card suspension after 30 days and your Card will be deactivated).

The second item in which you will be receiving an email for is when you have filed a manual claim and the reimbursement is via direct deposit. When a direct deposit is made to your personal checking account for reimbursement, you will receive an email that a deposit was made for the amount that you had filed for reimbursement.