

# ProBenefits

*The benefit of trust.*

## Using Your FSA Debit Card



**Keep your receipts!** The FSA debit card makes flex transactions cashless (you don't have to pay out-of-pocket), but it does not make them paperless. *The IRS Code requires that every claim be substantiated and that proper documentation must be submitted to support some types of expenses.* Even for expenses that do not require you to submit documentation to ProBenefits, you should maintain all receipts for your personal records in case you are audited by the IRS. Good documentation should include the name of the provider/merchant; the date of service; the type of service; and the amount of the expense for which the participant is responsible. An Explanation of Benefits (EOB) from your insurance company is a great example of good documentation. Detailed walk-out statements from medical providers and itemized receipts from retail merchants also usually contain the required information, while basic credit card slips usually do not.

**Auto-adjudicated claims:** The IRS has authorized certain specific situations when you are not required to submit documentation for card swipes to validate an expense. These are called auto-adjudicated claims. Card swipes are auto-adjudicated in two common situations: (1) if you are enrolled in the employer's group health insurance plan, swipes at physician offices or pharmacies that match the amount of a corresponding co-pay (or multiple of a co-pay) on your employer's plan; and (2) at participating merchants that have an inventory-based adjudication system ("IIAS") in place. Along with national chains like Target, Walmart, Walgreens and grocery stores, there are plenty of local retailers using IIAS as well, with over 30,000 participating merchants across the country. At IIAS merchants, you will only be allowed to use the card for the purchase of eligible expenses, with remaining expenses for non-FSA items charged separately. Additionally, recurring expenses that are not otherwise auto-adjudicated but match previously approved transactions can be automatically approved for up to a year after the initial transaction. If you have a Dependent Care FSA, your card will work at some dependent care locations that accept debit cards; however, you will need to submit documentation for these expenses (though recurring expense automatic approval can apply). You never have to guess whether a card swipe has been auto-adjudicated or not. ProBenefits will send you a notification for any transaction requiring documentation, and you can also access your account any time on our web portal or mobile app to check your Tasks list for items needing attention.

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**Submitting documentation:** If documentation is needed for a transaction, you'll receive an email if we have your email address on file, or a mailed letter if not. You can also sign up to receive text alerts. To submit the requested receipts, just log on to your account at ProBenefits.com or on our mobile app and go to your Tasks list. From there it's very easy to upload your documentation right to the transaction. *To avoid the risk of duplication and overpayment, please do not enter a new reimbursement claim to submit card documentation.*

**Pre-payment of expenses:** Keep in mind that the same rules apply to FSA debit card transactions that apply to regular flex reimbursements. *Expenses may not be reimbursed until the service has been rendered.* The date of service is the key date, not the date of payment (or when the card is swiped). This rule is applicable to prenatal care, surgery, dependent care summer camps, and other similar expenses. The IRS will not allow you to be reimbursed until the actual service or treatment occurs; likewise, the debit card transaction cannot be approved until the service has been rendered.

**Payment of old expenses:** Again, the same rules apply to FSA debit card transactions that apply to regular flex reimbursements. If you have balances at a provider that were incurred prior to the current plan year, those expenses will be ineligible.

**Eligible expenses:** If you have a question about whether or not a particular expense is reimbursable, please check prior to swiping your card to pay for that expense. You may check online at ProBenefits.com, or call or email ProBenefits to discuss. Knowing whether an expense is reimbursable prior to swiping the card will make the process much easier for you in the long run. For an expense you are unsure about, you can always pay out-of-pocket and submit a reimbursement claim instead.

**Funding of swipes:** Using your card debits actual funds from your employer's bank account. *If the card is used for ineligible expenses including overpayment for an incurred service, you have to refund the money to your employer.* Repayment can be made on the ProBenefits web portal or mobile app. Additionally, if you use the card in an inappropriate manner, the card will be turned off. Save yourself time and effort – use the card only for eligible expenses.

**Reimbursement claims:** You do not have to use the debit card for every flex expense or claim. Some providers may not even accept the card as a valid form of payment. You may still submit expenses using the regular claims filing process and be reimbursed according to your plan's usual schedule. The debit card is simply *one option*, not the only option.

**Keep your contact info up-to-date:** Having a current email address on file makes using your debit card much easier. You'll receive prompt notification when your card is used (which helps prevent fraudulent use of your card), and also when additional documentation is required. If your contact information changes, be sure to log in to the ProBenefits web portal to update it. While you're there, you can also sign up for text alerts for documentation requests and other events.

## Questions?

Please email us at [Trust@ProBenefits.com](mailto:Trust@ProBenefits.com) or call us toll-free at 888.722.8382.