



CBIZ Prepaid Benefits Card Frequently Asked Questions

How does the debit card work? The available balance on the card will be the entire amount of your **Medical** annual election so you can begin using it on your eligibility date for health care expenses. **Dependent Care** balances are available only after contributions have been posted to your account. The balance on your card for **Parking and Transit** expenses will be the IRS monthly disbursement maximum once contributions have been posted and will be reduced each time the card is used.

How does the card know if my purchases are eligible expenses? What if I go to a discount store or supermarket to buy prescriptions and get an eye exam? Our system is set up to flag any transactions that do not correspond to your employer's health plan co-pays and transactions not purchased from an IIAS compliant merchant. Therefore, you will be asked to submit a receipt after you have made the purchase so we can substantiate the claim.

What are IIAS compliant merchants and why is this important? IIAS stands for Inventory Information Approval System. This system allows the debit card transaction to be reviewed for each item that is purchased from an IIAS compliant merchant to see if it is an eligible expense. Many retailers such as Wal-Mart, Longs Drug, CVS, and larger grocery stores have voluntarily complied with the IIAS standard.

How do I benefit from shopping at IIAS merchants? Because the card knows exactly what is and is not eligible at IIAS merchants, you can use your card at these merchants without being required to submit a receipt or substantiation for your purchase. In other words, the card already verified the product's eligibility for FSA at the point of sale.

Do I still need to save my receipts? YES, SAVE ALL OF YOUR RECEIPTS! Some of your purchases may not automatically substantiate. The IRS requires you to retain all receipts for auditing purposes.

If I need to substantiate my purchases then what is the advantage of using the debit card? The purpose of the card is so that you do not have to pay out-of-pocket. The card allows you to purchase the goods and services and subsequently provide substantiation for the purchase, if necessary, to show that you are in compliance with IRS guidelines. The benefit is that you do not have to pay for the service up front and wait to be reimbursed. IRS regulations require all expenses to be properly documented as FSA eligible. Doctor/hospital visits, dental charges and vision expenses that are outside the standard co-pay need to be documented with an Explanation of Benefits (EOB) or an itemized receipt. The reason for this is that their charges are not submitted using UPC codes like pharmacies. We have no way of knowing the charge is for a missed appointment fee, non prescription designer sunglasses or teeth whitening products (ineligible services).

I received a receipt request from CBIZ. What do I need to do? You can log on to <https://myplans.cbiz> or the "My Plans" mobile app to submit receipts. We will also accept receipts via fax and mail.

What if I do not owe anything at the point of sale (i.e. doctor's office) but get a bill later? You can still use the card to pay the bill by writing your card number on the invoice and mailing it to the provider, or by providing the card information over the phone. Remember you will need a copy of the receipt that includes the name of the service provider/merchant, original date of service (not the date paid), the type of service/purchase, and the amount charged.



What happens if I do not submit receipts that have been requested of me? Your debit card will be suspended after approximately 90 days from the date of the purchases of not submitting the required receipts. Then after 120 days the expense will be marked as a non-qualified expense, which will need to be paid back to your account.

What happens if I lose my card or do not agree with charges on my account? Please contact CBIZ for any concerns about your card.

What do I do with my card once I have used my balance? If you anticipate continuing to enroll in the Flexible Spending Account please retain your debit card as the card is active for 3 years. Your balance for the next plan year(s) will be available on the card for your use.

May I use my card now for a service that happened last year that I am just now getting the bill for? No, you need to submit a claim for reimbursement for this expense. You will want to ensure you are within the run off period of the previous year to submit for reimbursement. The date of the debit card transaction is considered the date of service until we receive the substantiation/receipt stating otherwise. Once it is determined the date of service is in the previous plan year you will be responsible to repay this amount back to your account for this service.

