

Using Your Card: How it Works



Using Your Healthcare Payment Card

ConnectYourCare makes it easy to pay for qualified medical expenses by providing a healthcare payment card. Using your card is the simplest way to pay for healthcare, since the funds are pulled directly from your account and the claim is automatically entered in your online account.

Here are some tips to make using your card as easy as possible.

1. Know Your Balance.

When you swipe your healthcare payment card, the system makes sure that your coverage is active and that you have sufficient funds in your account for the full amount. If not, the transaction will be denied. You can log into your online account or call the number on the back of your card at any time for automated account balance information.

2. Select “Credit” If Asked.

Your healthcare payment card is a prepaid card and there is no personal identification number, or PIN, associated with it. So, if you are offered the option, always select “credit.”

3. Using Your Card at Retailers.

You will be able to use your healthcare payment card to purchase eligible healthcare items at pharmacies, and many supermarkets, grocery stores, department stores and wholesale clubs.

- Retail stores and pharmacies are required to comply with an IRS-required inventory control regulations, called IIAS (Inventory Information Approval System), in order to accept healthcare payment cards. IIAS compliant stores automatically check to ensure items purchased with a healthcare payment card are qualified healthcare account expenses, *reducing the need to submit receipts or worry about rejected claims.**

For purchases at stores that are not IIAS compliant and do not accept healthcare payment cards, you can pay out of pocket and request reimbursement online. However, most major retailers are IIAS compliant. Below is a list of select retailers. Visit www.connectyourcare.com/stores for a complete list of IIAS compliant retailers.

- | | | |
|-----------------|---------------|-----------------|
| • CVS | • HEB Grocery | • Sam’s Club |
| • Farm Fresh | • Kroger | • Target Stores |
| • Giant Foods | • Pak N Save | • Wal-Mart |
| • Harris Teeter | • Safeway | |



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4. Using Your Card at the Doctor, Eye Doctor, Dentist or Hospital.

You can also use your card to pay for medical care. When you use your card at any healthcare providers, itemized receipts will always be required to ensure the expense is eligible, and is not a charge for an ineligible item like cosmetic surgery or teeth whitening.

- **Copays.** If you are asked to pay a copay, you may pay with your healthcare payment card. Be sure to save your itemized receipt to submit as documentation.
- **Additional Charges.** If you're asked to pay any additional charges, **do not pay your provider until the claim is processed by your health plan** and you receive your Explanation of Benefits (EOB) in the mail. This helps avoid overpayment. Compare your EOB with the provider bill to verify the amount being charged by your provider is the same as the patient balance on the EOB. After you receive your EOB, you may pay with your healthcare payment card. Then, you may submit the EOB or itemized provider bill as documentation.

5. Paying for Care at Dependent Care Locations.

If you have a Dependent Care FSA, you will not be able to use your card to pay for qualified dependent care expenses. However, you can pay out of pocket and request reimbursement online for services that have occurred in the past. You will need to submit an itemized receipt as documentation, and it must include the name of the dependent.

**You may still need to submit itemized receipts for some store purchases, so please be sure to check your online account to see if you have claims requiring documentation.*

Frequently Asked Questions

Is this a regular debit card?

No, your healthcare payment card is a prepaid card. It is provided to give you quick access to the funds in your account. When paying for an eligible expense at a qualified merchant, swipe the card and select "credit." There is no personal identification number, or PIN, associated with your card.

Where can I use my healthcare payment card?

Your healthcare payment card can be used nationwide at qualified health merchants. Examples of qualified merchants may include pharmacies, doctors' offices, vision centers, and hospitals. Your card should only be used to pay for medical expenses eligible under your plan, and you should always save your receipts.

What are the benefits of the card?

The main benefit of the healthcare payment card is convenience. It allows you immediate access to your healthcare funds. Rather than paying out of pocket for qualified expenses, filing a claim and then waiting for reimbursement, using the card will allow you to access your funds directly and pay the provider. While you may still need to submit receipts to document your purchases, you will not have to wait for your money to be reimbursed to you.

The card also eliminates the need for you to fill out a claim form, since each card transaction is recorded automatically in your online account. Simply log into your online account regularly to see if receipts are needed, or wait for us to send you a request. If receipts are needed, it's a simple process to attach your receipts and fax to the claims department.

When will my card be activated?

Your card will be automatically activated the first time you use it.

Do I still need to keep my receipts?

YES! We may request third party documentation any time you use your payment card. Therefore, always hold on to your itemized receipt* in case further documentation is requested. The receipt must contain the following information:

- date of service
- name and address of service provider/merchant
- description of the service or expense provided
- amount charged

*Please note that non-itemized cash register tapes, credit card receipts and cancelled checks alone do not provide proper substantiation.

What happens if I use the card for an ineligible expense?

If you use the card for an ineligible expense, you will be required to reimburse your account for that transaction. If you do not, the expenditure will be taxed as income. Individuals who are under age 65 and are not disabled are subject to an additional 20% tax penalty on the amount of the withdrawal.

Can I use my card to pay for prior plan years' expenses?

Your healthcare payment card always deducts from your current plan year's account. If you have remaining funds from a prior year, and wish to access them for a charge incurred in that year, please enter the claim in your online account.

Can I order a replacement or additional card for my spouse or dependent?

Yes. There is a \$5.00 fee for an additional or replacement card. Simply contact Customer Service or log on to your online account to request an additional card.