

# DEBIT CARD INFO & TIPS

- You will receive one debit card in the mail in the packet as described.
- You may order additional cards for your spouse/dependents online at [www.myflexonline.com](http://www.myflexonline.com) at no extra charge.
- Debit cards have been ordered for all FSA participants and should arrive at your home soon.
- Debit cards must be activated either online or by Interactive Voice Response.  
-Follow the instructions in the packet
- The use of a debit card for flex plan reimbursement is not necessarily a "paper-less" transaction. If the debit card Clearing House cannot determine your expense is a qualified expense-You will be asked to submit a receipt!
- Use of the debit card for payment of a Non-Qualified Expense will require you to repay the plan and a \$10 fine will be deducted from your flex account.
- The debit card can generally be used at any vendor that provides medical care or products.
- The debit card can be used for child care services providing the daycare provider accepts *Visa* debit cards.
- Debit card transactions are in "real time". This means your transactions are recorded immediately. You can review your flex plan balances and transactions online 24/7 at [www.myflexonline.com](http://www.myflexonline.com).
- Your card transactions are limited by your account balances. Example: If you have \$399 in your flex account and try to pay for an expense that is \$400, the debit card transaction will fail. You can use your card for \$399 and pay cash or check for the balance.
- For Health Plan Expenses, make sure you give the provider your Health Plan Card so the deductibles, copays, coinsurance, prescriptions etc. can be recorded properly. The debit card can be used to pay for these expenses.
- Before you use the debit card to pay for Health Plan deductibles, copays, coinsurance, wait until the Insurance Company sends you the EOB (explanation of benefits) letter so you know the final bill after the discounts were applied. Paying too quickly may result in overpaying the doctor, clinic or hospital.
- It is your choice to use the debit card or not. If you wish to save your benefit funds for other planned expenses, don't use the card.
- If you wish to pay cash/check for a qualified medical expense, or if the provider doesn't take *Visa*, you may submit a claim form & receipt to receive a paper check reimbursement. Reimbursements will be made on the regular reimbursement cycle as requested by your employer.

If you have questions or need assistance, please call . . .

*Compensation Consultants, Ltd.*

P.O. Box 720  
Cloquet, MN 55720

Phone: 800-447-1690 Fax: 218-879-9684 Email: [SPW@ccflex.com](mailto:SPW@ccflex.com)