

FSA DEBIT CARD INFORMATION:

Why Did I Receive 2 Debit Cards?

You have been provided 2 cards for your convenience. The cards have different account numbers, but are linked to the same FSA Account. The participant's name will be on both cards, but you may give one card to your spouse or tax dependent. These cards are to pay for out of pocket medical, prescription, dental and vision FSA expenses. Your spouse or dependent will be able to use the card at eligible providers without problem.

How Will I Receive My Cards?

Cards will be mailed directly to your home address in a generic envelope. The cards will arrive in separate envelopes, both addressed to the participant. If you do not receive your cards when you expect to, please contact TaxSaver Plan's CSR Department to find out the date the cards were mailed to you.

What Is The Flex FSA Debit Card?

The Flex FSA Debit Card allows you to pay for your eligible FSA expenses directly at the point of service and deducts the funds directly from your FSA account. This allows you to avoid the traditional problems of an FSA, such as paying cash for services (in addition to your payroll deduction) and waiting for a reimbursement check.

Where Can I Use My Flex FSA Debit Card?

You may use your Flex FSA Debit Card at locations such as the doctor and dentist offices, pharmacies, and vision service providers. The card cannot be used at locations that do not offer services under the Plan, unless the provider has also complied with IRS regulations. Should you attempt to use the card at an ineligible location, the swipe card will be denied for payment.

When Do I Need To Submit A Receipt To Prove Up My FSA Debit Card Swipe?

You will receive an email or mailed Receipt Notification from TaxSaver Plan when you need to submit a receipt for your FSA Debit Card transaction. If you do not receive a Receipt Notification, you do not need to submit a receipt, but you should always retain your receipts for your records.

Transactions That Should Not Require a Receipt Notification:

- 1) A transaction (payment) amount that equals a co-payment or a multiple co-payment up to 5 times the highest co-pay for that expense as provided under your Employer's health plan. For example, if you and your children visit the doctor and you pay for 3 office visit co-pays as determined by your Employer's health plan at one time, you should not be asked to submit a receipt.
- 2) A transaction (payment) amount for prescriptions purchased at an approved pharmacy or through an approved mail order provider. *Approved pharmacies includes major chains such as Walgreens, Wal-Mart, CVS, Rite-Aid, Target and major grocery store chains. For a complete listing of IIAS retail stores, please visit TaxSaver Plan's website at www.taxesaverplan.com.
- 3) A transaction (payment) amount for FSA eligible over-the-counter items purchased at an approved pharmacy or through an approved mail order provider. *Approved pharmacies includes major chains such as Walgreens, Wal-Mart, CVS, Rite-Aid, Target and major grocery store chains. For a complete listing of IIAS retail stores, please visit TaxSaver Plan's website at www.taxesaverplan.com.
- 4) A recurring transaction (payment) initiated on the FSA Debit Card by the same provider in the same amount of a previous FSA Debit Card transaction (payment). **Important Note:** You must submit an itemized receipt or EOB for the transaction (payment) the first time it occurs. For example, you pay the orthodontist \$135.00 a month. In January, the charge is made to the FSA Debit Card and you submit the receipt. Future charges from that provider in the exact amount each month for the remainder of the Plan Year will not require Receipt Notification.

What Qualifies As A Receipt?

A receipt is an itemized statement from a third party provider that includes the date the service was rendered (not date of payment), the type of service provided or the name of the prescription or the over-the-counter items purchased, listed by name. An explanation of benefits from your insurance carrier also provides the necessary information, in most cases.

What If the Location Where Services Are Provided Does Not Accept the FSA Debit Card or If I Choose Not To Use My Card?

If you have services rendered at a location that does not accept the FSA Debit Card or you choose not to use your card, then you may submit receipts with a completed and signed claim form directly to TaxSaver Plan for reimbursement.

Who Should I Contact If I Lose My Card?

You should contact TaxSaver Plan at 214-559-0472 or 800-328-4337 or csr@taxesaverplan.com. There is not a charge to re-issue lost or stolen debit cards.

What Happens If I Use My Card For An Ineligible Expense?

If you receive a Receipt Notification, you will need to submit the requested receipt within 35 days. Once your receipt is received, it will be verified for eligibility under the Plan. Should any of the expenses purchased be deemed ineligible under the Plan or have an ineligible date of service or if we do not receive the receipt within 35 days from the date of the transaction, the entire transaction is considered to be ineligible and a request will be made for you to reimburse the Plan for the dollar amount of the ineligible expense. Your card will be turned off if the substantiation or payment is not submitted.

If I have Questions About The Card, Whom should I Contact?

All questions and concerns should be directed to TaxSaver Plan at 214-559-0472 or 800-328-4337 or to csr@taxesaverplan.com.

Will I Receive A New Card Each Plan Year?

No, your card has an expiration date printed on the card. A new card will be issued 30 days prior to the expiration date on the card or as soon as your Employer reports your election for the next Plan Year to TaxSaver Plan.

What Happens If I Terminate?

At the time of termination, the FSA Debit Card is permanently deactivated and can no longer be used. If you elect COBRA for the FSA Health Plan, you will not be able to use your FSA Debit Card after your date of termination.

Additional Helpful Information

- 1) The debit card swipe cannot be swiped for more than the dollar amount available under your current Account Balance. The card will be denied at the point of sale if the card is swiped for more than what is available under the Plan Balance and you will need to submit your receipt and your completed claim form to clear out your account balance. You may verify your available balance at www.taxesaverplan.com 24 hours a day. However, at pharmacies with IIAS in place, partial payments will be accepted.
- 2) You may not use your FSA Debit Card in the current Plan Year to pay for expenses incurred in the previous Plan Year. For example, if your Plan Year ends 12/31/10 and you receive a bill from your provider in January of 2011 for services rendered in December of 2010, you may not pay the provider with the FSA Debit Card. Should you receive your bill from the provider during the runoff period and if there is a remaining plan balance from the 2010 Plan, you should complete a claim form and submit the itemized statement from the provider to TaxSaver Plan during the run-out period. You will receive reimbursement in the form of a check (or direct deposit if offered as a part of your Employer's Plan) for eligible expenses up to the remaining balance available in the previous Plan Year.
- 3) If your Employer offers the 2 ½ Month Extension, expenses incurred during the 2 ½ Month Extension and paid for with the FSA Debit Card will always be applied to the current Plan Year. If you wish to apply expenses incurred during the 2 ½ Month Extension to the previous Plan Year, you will need to submit your expense for reimbursement by completing a claim form and submitting the itemized statement from the provider.

4) You may submit your receipts to TaxSaver Plan at PO Box 609002 Dallas TX 75360 or fax to 214-528-8122. Claims may also be emailed to claims@taxesaverplan.com. Fax cover sheet are available online along with claim forms. Please include the participants name, last 4 digits of the Social Security number and name of the Employer on ALL submissions.