

HRA “take care”® Flex Debit Card Frequently Asked Questions

The Flex Debit Card

What is the Flex Debit Card?

The “take care”® Flex Debit Card eliminates the need for you to pay the provider at the time of service or wait for reimbursement from PIOPAC Fidelity. The card works best when you have a fixed copayment. For example, your prescription drug or your HMO copayment.

How does the Flex Debit Card work?

Your Flex Debit card is programmed with your HRA balance amount. Simply present the debit card to a qualified provider or merchant. You pay your required co-share and the provider receives the balance of the payment directly.

Do I need to keep copies of all my receipts?

Yes, the IRS requires that you save all receipts for Flex Debit Card transactions regardless of whether or not the transaction is automatically adjudicated. Additionally, if PIOPAC Fidelity cannot confirm the exact amount of your copayment they will ask you to provide substantiation of the purchase.

Where does the card work?

The “take care”® debit card is coded to only work at:

- 1) merchants that are set with a MCC (Merchant Category Code) defining that purchase/service as a medical good or service provider, or
- 2) stores that have an Inventory Control System (IIAS) in place that confirms at the point-of-sale that any items that have been purchased are eligible for the flexible Spending program.

Vendors in the State of Hawaii are: Longs Drugs, Wal-Mart, Walgreens & Safeway Stores. Payments at these stores will not generally require you to substantiate or file additional documentation. In most, if not all cases, the card will not work at grocery/retail stores (unless the store has implemented the Inventory Control System).

Do I have to do anything after I receive my “take care”® FSA debit card?

Yes, YOU MUST INITIALIZE YOUR ACCOUNT ONLINE AT www.myflexonline.com

- Then log in as “New User” and follow step by step instructions

Using your Flex Debit Card for Medical Reimbursements

How do I use the debit card?

- Swipe your debit card through the credit card machine, and select “credit” (not debit). A PIN number is not required. If you are making a purchase at a store with an Inventory Control System in place, you must purchase non HRA-eligible expenses separately (such as groceries and sundry items). Make sure you present your Flex Debit Card first.
- If you have available HRA funds and are using the card at an allowable merchant, the transaction will be approved.
- Always keep your receipts from all debit card transactions, as you will need them if you are audited by the IRS or PIOPAC Fidelity needs to substantiate your purchase.
- If you charge anything over your co-pay amount on your debit card for services, you will be asked by PIOPAC Fidelity to substantiate the purchase with proper documentation.
- PIOPAC Fidelity will let you know if you need to substantiate a transaction via email, so keep all receipts for debit card purchases. You will need to send debit card substantiation to PIOPAC Fidelity with the supporting documentation. Please do not submit documentation until you receive an email notice asking for substantiation of the purchase. PLEASE INDICATE ON FORM “DEBIT CARD SUBSTANTIATION”.

If I receive an email asking for substantiation, where should I send the requested documentation?

Substantiations may be mailed, faxed or scanned and email. Mail your claim substantiation form and supporting receipts to:

PIOPAC Fidelity, 1132 Bishop Street, Ste. 2101, Honolulu, Hawaii 96813, fax it to PIOPAC Fidelity at (808) 536-0430. Or, scan and email to fsaclaims@piopac.com.

What if I forget to mail, fax or scan/email a substantiation form to PIOPAC Fidelity for my expenses?	You will receive a reminder regarding the outstanding transaction through email or mail. Failure to submit supporting documentation within 60 days of the first notification may result in temporary deactivation of the Flex Debit Card.
I just tried using the debit card, but it didn't work. Why not?	<ul style="list-style-type: none"> √ You do not have enough funds in your flexible spending account to cover the payment. √ You received care or treatment from a provider whose MCC is a non-medical provider type. This could include grocery stores, general merchandise stores, and wholesale clubs (including most pharmacies located in these stores). √ You selected "debit" after you swiped your card and tried to enter a PIN number. Even though it's called a debit card, always choose the "credit" option.
What happens to my debit card at the end of the plan year?	Your card will expire. The end of plan year is shown on card. You will receive a new card 20 days prior to your new plan year.
What do I do if I lose the card or the card is stolen?	If you lose your card or it is stolen, immediately call 866-679-7649. Your card will deactivate and you will be issued new card(s). Please allow 10 business days to receive new card(s).

Do I need a PIN number to use the card?	No. The card is a signature-based card
What if my provider doesn't take debit cards?	You will need to pay for services or purchases using an accepted payment method and then submit your claim to PIOPAC Fidelity for reimbursement.
What happens to my card if I leave the company?	Your Flex Debit Card will be automatically deactivated 30 days after your employment terminates. You will be required to return card to your Employer.
Can I use my Flex Debit Card at an ATM?	No, the Flex card is not eligible for use at ATM's or other unqualified merchant locations. The payment or purchase will be denied at the point of sale when use at an ineligible merchant location is attempted.