

FSA WEX Health Card Frequently Asked Questions

The WEX Health Card

<p>What is the WEX Health Card?</p>	<p>The WEX Health Card is like a credit card, but with one key difference, the card is linked specifically to your flexible spending account (FSA) if you have one. You can use the WEX Health Card to pay most health care providers directly at the time of service or purchase for your out-of-pocket medical expenses. This includes doctors, dentists, clinics, hospitals and many pharmacies. This eliminates the need for you to file a manual claim and wait for reimbursement from PIOPAC Fidelity. The card works best when you have a fixed copayment (e.g. \$5/\$15). For example, your prescription drug or your HMO copayment. Co-insurance amounts (e.g. 10%/20%) will require substantiation (proof of purchase).</p>
<p>How does the WEX Health Card work?</p>	<p>Your WEX Health Card is programmed with your FSA balance amount. Simply present the card to a qualified provider or merchant or swipe your card at the point of sale or service. Select “credit” when asked “credit or debit.” You do not need to enter a personal identification number (PIN). The amount of the purchase is deducted directly from your account balance.</p>
<p>Do I need to keep copies of all my receipts?</p>	<p><u>Yes, the IRS requires that you save all receipts for WEX Health Card transactions regardless of whether or not the transaction is automatically adjudicated.</u> Additionally, if PIOPAC Fidelity cannot confirm the exact amount of your copayment they will ask you to provide substantiation (proof) of the purchase. The IRS guidelines detail that substantiation of debit card swipes are necessary for ALL, dental and vision expenses, and transactions at hospitals or physician offices that do not match the co-pay matrix of your group medical benefits or transactions at non-IIAS approved certified merchants.</p>
<p>Where does the card work?</p>	<p>The WEX Health Card is coded to only work at:</p> <ol style="list-style-type: none"> 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. <ul style="list-style-type: none"> • Some of the vendors in the State of Hawaii are: Aiea Medical Pharmacy, Center Pharmacy, City Pharmacy, K Mart, Longs Drug, Medical Center Pharmacy, Mina Pharmacy, Maui Clinic Pharmacy, The Pillbox Pharmacy, Prof. Plaza Pharmacy, Queen’s POB I, II, III, Safeway, Kmart, Target, Times Super Market, Walgreen Drug Stores and Wal-Mart, Lifeway Pharmacy, Lihue Pharmacy, North Shore Pharmacy, Haiku

	<p style="text-align: center;">Pharmacy and Puna Pharmacy.</p> <ul style="list-style-type: none"> For a more detailed list see IAS Merchant List website. <p><u>IIAS Merchant List</u> apps.sig-is.org/SIGISPublicRpts/IIASMerchantList.aspx 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).</p>
<p>Do I have to do anything after I receive my WEX Health Card?</p>	<p>Yes, <u>YOU MUST INITIALIZE YOUR ACCOUNT ONLINE AT</u> https://piopacee.lh1ondemand.com</p> <ul style="list-style-type: none"> Then log in as “New User” and follow step by step instructions
<p>Using your WEX Health Card for Medical Reimbursements</p>	
<p>How do I use the WEX Health card?</p>	<ul style="list-style-type: none"> Swipe your card through the credit card machine, and <u>select “credit”</u> (not debit). A “optional” PIN number can be set up and used. If you are making a purchase at a store with an Inventory Control System in place, you must purchase non FSA-eligible expenses separately (such as groceries and sundry items). Make sure you present your WEX Health Card first. If you have available FSA funds and are using the card at an allowable merchant, the transaction will be approved. <u>Always keep your receipts from all debit card transactions,</u> 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 card purchases. You will need to send card substantiation to PIOPAC Fidelity with the supporting documentation. PLEASE SUBMIT USING PIOPAC MOBILE APP or upload receipt on our secured website, or form from our website, you must <u>INDICATE ON FORM “DEBIT CARD SUBSTANTIATION”.</u>
<p>If I receive an email asking for substantiation, where should I send the requested documentation?</p>	<p>Substantiations may be submitted via PIOPAC MOBILE APP, mailed, faxed, or scanned and emailed. Mail your Debit Card Substantiation Form and supporting receipts to: PIOPAC Fidelity, 1132 Bishop St., Ste. 2101, Honolulu, HI 96813, Fax it to PIOPAC Fidelity at (808) 536-0430, Or, scan and email to fsaclaims@piopac.com.</p>
<p>Why would my prescription copayments from a Pharmacy</p>	<p>Effective January 1, 2011 the IRS required all Pharmacies to be IAS approved (Inventory Information Approval System). This means that</p>

<p>require substantiation?</p>	<p>all Pharmacies must be certified and a point of sale their system must have the ability to verify that the merchandise being purchased with a WEX Health Card is an eligible medical expense as defined by the IRS. For Pharmacies or any other vendors that do not have an IIAS certification, you will have to pay in full and seek reimbursement from your FSA via the manual claim process.</p>
<p>If I substantiated a card transaction for a co-payment that did not match and I have another transaction with the same amount, will I be asked to substantiate again?</p>	<p>No, the system will remember all amounts substantiated and if another transaction comes through with the same amount, the system will auto adjudicate the debit card swipe and no further documentation is required and all substantiation amounts will remain in the system as long as the plan is in effect.</p>
<p>If I am covered under my spouse Health Medical Plan, will the co-payments be identified in the system co-pay matrix?</p>	<p>No, the “WEX Health Card only recognizes the co-payments (e.g. \$5/\$15) of your employer’s Health Medical Plan. Co-insurance amounts (e.g. 10%/20%) will always require substantiation. However, if you have coverage through a spouse and can provide a list of your spouse’s medical plan co-payments to Human Resources, PIOPAC Fidelity can add the information to our existing insurance matrix.</p>
<p>What if I forget to mail, fax or scan/email a substantiation form to PIOPAC Fidelity for my expenses?</p>	<p>You will receive a reminder regarding the outstanding transaction through email or mail. <u>Failure to submit supporting documentation within 60 days of the first notification may result in temporary deactivation of the WEX Health Card</u> and you will be required to refund the un-substantiated amount to your employer.</p>
<p>I just tried using the card, but it didn’t work. Why not?</p>	<ul style="list-style-type: none"> • You do not have enough funds in your HRA/FSA account to cover the payment. • You received care or treatment from a provider whose MCC (Merchant Category Code) is a non medical provider type. This could include grocery stores, general merchandise stores, and wholesale clubs (including most pharmacies located in these stores if not IIAS certified). • 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.
<p>What happens to my debit card at the end of the plan Year?</p> <p>Do I need a PIN number to use the card?</p>	<p>Two (2) THREE-YEAR Cards are issued both in participant’s name. NOTE: AT the end of the first two plan years, although you have spent your annual election, please keep your debit cards if you plan to participate again the following year. You will receive a new card 20 days prior to your expiration date and/or new plan year.</p> <p>No. The card is a signature-based card. However, you can set up OPTIONAL PIN number (at 866-898-9795) which will affect BOTH debit cards.</p>

<p>What if my provider doesn't take my WEX Health Card?</p>	<p>You will need to pay for services or purchases using an accepted payment method and then submit your claim to PIOPAC Fidelity for reimbursement.</p>
<p>What happens to my card if I leave the Company?</p>	<p>Your WEX Health Card will be automatically deactivated upon your employment termination date.</p>
<p>What do I do if I lose the card or the card is stolen?</p>	<p>If you lose your card or it is stolen, immediately call PIOPAC Fidelity at 808-792-5226. Your card will deactivate and you will be issued new cards. There is a \$10 currently charged for lost or stolen cards as well as additional cards requested. Please allow 10 business days to receive new cards.</p>