

PIOPAC Wex Health Card

- ✓ **A great benefit that provides a convenient way to pay for your Out-of-pocket Medical Expenses for you, your spouse and tax dependents**
- ✓ **Access funds directly from your FSA MED account**
- ✓ **Keep all receipts from services paid for with PIOPAC WEX Health Card as you may be need to submit them for substantiation.**

CERTIFIED RETAILERS

Include major *pharmacy/grocery chains* such as:

Aiea Medical Pharmacy	Longs Drugs	The Pillbox Pharmacy	Target
Center Pharmacy	Medical Center Pharmacy	Prof. Plaza Pharmacy	Times Super Market
City Pharmacy	Mina Pharmacy	Queen's POB I, II, III	Walgreen Drug Store
K Mart	Maui Clinic Pharmacy	Safeway	Wal-Mart

Plus, there are more than 2,000 additional retail merchants that are certified No receipt retailers, representing over 40,000 retail locations.

To see if a store is a certified no receipt retailer, go to www.sig-is.org and click on the "Store Locator" link on the top of the page. Additional merchants are being certified each week—check back if your merchant is not currently listed.

SIGIS (Special Interest Group for IAS Standards) is an industry group formed to produce and promote a Voluntary industry standard solution to meet IRS requirements.

When you use your PIOPAC Wex Health Card at certified retailers:

- ▶ Prescriptions and FSA eligible identified items will not require a receipt to be submitted for substantiation. Only FSA eligible items identified by the merchant will be accepted. (Not all FSA eligible items are properly identified by all merchants)
- ▶ You will only need to submit receipt(s) if you receive an email requesting one.

Here's how the PIOPAC Wex Health Card works:

1. Take your Prescriptions, Over The Counter, Women's Menstrual Care Products, Healthcare products, PPE and other items to the register to complete purchase.
2. Swipe your **PIOPAC WEX Health Card** for payment first.
3. The FSA eligible amounts will be deducted from your FSA account. The clerk will then ask for another form of payment for the Non - FSA eligible items.
4. The receipt will identify your FSA-eligible items and provide a Subtotal of the FSA-eligible purchases.



*Please save detailed merchant/service provider receipts for items purchased with your flex benefits card. This is an IRS requirement.

New IRS Rule enhances the PIOPAC Wex Health Card

In 2003, the IRS first ruled that “special purpose” Visa debit cards (like the PIOPAC Wex Health Card) could be used by participating employees to access funds in their FSA accounts. At that time, the card could only be accepted at qualified locations, like pharmacies, doctor offices, hospitals, optical, shops, dentists, etc.

To ensure that the card only paid for qualified items, the IRS required that all card payments be independently substantiated. For example, if a card swipe matched your health plan co-pay, we would automatically substantiate it in our system. Otherwise, the IRS required that we notify the employee and request to see a detail receipt. Upon review, if we determined that a portion of a card payment was not IRS qualified we asked the employee to refund the overpayment. Your employer selected the payment card option for your plan.



The PIOPAC Wex Health Card is accepted at 40,000 “certified” drug stores, grocers and supermarkets. These retailers have programmed their systems in compliance with IRS guidelines so that when your card is presented, ONLY qualified healthcare items will be paid. Because the merchant substantiates these card payments at point-of-sale, we will not ask for a receipt. In addition to drug stores, the PIOPAC Wex Health Card also works at doctors, dentists, hospitals, optical shops, etc.

When a card swipe (at the doctor or hospital) matches your health plan co-pay(s), we will not request a receipt (if we have your health plan co-pay on file).

However, if we are unable to electronically substantiate a card payment, the IRS requires that we review a copy of the receipt. We'll contact employees when we need to review a receipt. If an employee uses the card at a qualified provider to pay for a non-qualified service, for example teeth bleaching or non-prescribed sunglasses, we will require the participant to refund the overpayment by check.

Of course, when the card is not used, a participant may pay expenses with personal funds and then file a manual claim for reimbursement.

PIOPAC Fidelity, “*Security, Integrity, Trust*”