



FSA/HRA PIOPAC Health Debit Card FAQ

Q: What is the PIOPAC Health Debit Card?

A: The PIOPAC Health Debit Card allows easy access to your FSA/HRA funds. An FSA/HRA debit card is a payment card linked to your Flexible Spending Account (FSA) or Health Reimbursement Account (HRA) that allows you to easily pay for eligible medical expenses. You are able to use this debit card for eligible FSA/HRA expenses at authorized providers and retailers. The debit card eliminates the need to spend your own money and having to submit a claim for reimbursement from your FSA/HRA account. A detailed receipt with actual date/nature of services rendered may be required for substantiation.

Q: How does the PIOPAC Health Debit Card work?

A: The PIOPAC Health Debit Card is linked to your FSA/HRA account. Use as a credit card to pay qualified providers/merchants. Once the payment is authorized, the funds are debited from your FSA/HRA balance.

Q: Do I need to keep copies of all my receipts?

A: Yes, the IRS requires that you keep detailed receipts/statements for these debit card transactions regardless of whether or not the transaction is automatically adjudicated. Additionally, if system cannot confirm an eligible expense or date of service incurred within the current plan year, a system generated email requesting a detailed provider receipt for substantiation will be sent to the email address on file. As a general rule, receipts from a provider's office visit will be required for substantiation.

Q: What if I don't submit substantiation of an expense:

A: If substantiation is required, the debit card will suspend if a detailed receipt is not uploaded to the debit card claim via consumer portal or mobile app or sent to PIOPAC Fidelity via mail, email or fax within 45 days from the initial purchase/paid date. Reactivation of the account can be resolved by providing receipts/statements, repayments via EFT or check to PIOPAC Fidelity or file additional claim reimbursement receipts to be applied to the outstanding repayment.

Q: Where does the card work?

A: The PIOPAC Health Debit Cards are accepted at:

- 1) Merchants with an Inventory Information Approval System (IIAS): Many retailers, including pharmacies and some grocery stores and online stores, utilize an IIAS. This system identifies FSA-eligible items at the point of sale, allowing you to use your FSA card for those specific items, separating them from non-eligible items. Some retailers are: CVS-Longs, Wal-Mart, Walgreens, Target, Safeway Stores, etc. Most of these payments do not require substantiation to PIOPAC Fidelity.
- 2) The Debit Card is coded to only work at: Healthcare-related merchants that are set with a MCC code defining that purchase/service. These include doctors' offices, hospitals, dental and vision care providers, and other medical care providers whose services are strictly health-related and registered to accept the health debit cards. These payments usually require substantiation to PIOPAC Fidelity.

Q: How do I use the debit card?

A: Use your debit card as a credit card (Pin not required). Pay the merchant/provider for FSA/HRA eligible expenses/dates of services incurred in the current plan year.

If you have available FSA/HRA funds, total amount in account is not exceeded, the plan deadline has not passed and there are no outstanding receipts/repayments – payments to a registered merchant/provider should be approved.

- Take a picture and always keep your detailed receipts for all debit card transactions, as you may need them if you are audited by the IRS or if PIOPAC Fidelity needs to substantiate your debit card claim.
- If substantiation is required, you will need to upload/submit detailed receipts/statements with actual date/nature of services rendered. Please login to the consumer portal or mobile app to check if substantiation is required. Three (3) system generated email receipt reminders will be sent. Please confirm email address in profile is current.

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

A: Substantiations can be uploaded online through the consumer portal or mobile app. You may also mail, fax or scan and email to PIOPAC Fidelity.

Mail your claim substantiation form and detailed receipts to:

PIOPAC Fidelity, 1164 Bishop Street, Ste. 1200, Honolulu, Hawaii 96813.

Fax - (808) 536-0430

Email - fsaclaims@piopac.com.

Q: I just tried using the debit card, but it didn't work. Why not?

- 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 nonmedical 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.

Q: What happens to my debit card at the end of the plan year?

A: Keep your debit card as they are valid for 3 years if you are an existing FSA/HRA participant. You will receive 2 new cards prior to the expiration date from the credit card vendor.

Q: What do I do if I lose the card or the card is stolen?

A: If you lose your card or it is stolen, immediately call 866-679-7649. Your card will deactivate and you will be issued 2 new card(s). Please allow 7-10 business days to receive new cards. There is a \$10.00 fee for replacement or additional debit cards.

Q: Do I need a PIN number to use the card?

A: No. The card is a signature-based card.

Q: What if my provider doesn't take debit cards?

A: You can file a claim via the consumer portal or mobile app and upload detailed receipts for reimbursement or mail, email or fax a completed claim reimbursement form with detailed receipts to our office.

Q: What happens to my card if I leave the company?

A: The PIOPAC Health Debit Card will be automatically be deactivated 1159pm EST the day of your termination of employment.

Q: Can I use my Debit Card at an ATM?

A: No, the Debit card is not eligible for use at ATM's or unqualified merchant/provider locations. The payment or purchase will be declined at the point of sale when used at an ineligible merchant.