



## Flexible Spending Plan

- 2022 Health FSA Contribution Limit: \$2,750.00
- **Effective Jan 1, 2022 a Debit Card** is available to pay for FSA eligible expenses at the point of sale. Below are answers to some of the questions we have received.

### What is a Flexible Spending Account debit card?

A FSA debit card also referred to as “mySourceCard®”

The mySourceCard® debit card is a debit MasterCard which has full access to the funds in your Health Flexible Spending Account (FSA) and used to pay directly an eligible provider or merchant for IRS eligible expenses. You do not need to use your out-of-pocket funds to pay for the expense and then request a reimbursement.

### How does the mySourceCard® debit card work?

You will present the card to the qualified merchant or provider. They will then swipe the card to pay for the purchase or service. You can use the debit card to pay for office visit co-pays, deductibles, co-insurance, glasses, prescription co-pays, and non-cosmetic dental expenses. These expenses may be for you, your spouse or your dependent(s).

### When can I start to use the mySourceCard® debit card?

Before using your card, you must activate and sign your card. Just follow the instructions you receive with your card. You also must wait until your effective date in the Flexible Spending Account plan to use the card.

**How is this different than a credit card?**

The *mySourceCard*® debit card utilized funds from your Health Flexible Spending Account (FSA) and can be used only for qualified expenses. Even though this is a off-line debit card, it is treated as a credit card at the merchant or provider's terminal. There is no PIN number required to approve the transaction.

**Can I use my card when ordering my prescriptions through an online or mail order program?**

Yes, you can use your *mySourceCard*® debit card. You use it just like any other credit card. You simply provide your *mySourceCard*® information in the space provided for the credit card information.

**Can I use the *mySourceCard*® to pay for a service before it is provided?**

No. The IRS regulation states that the service must be provided *before* using any FSA funds.

**Can I use my card to pay for services that were provided prior to participating in the Flexible Spending Account plan year?**

No. The IRS regulations states that the *date of service* determines the eligibility of the expense, not the date billed to the participant or the date paid.

**Does the *mySourceCard*® work for my dependent care (daycare) expenses?**

No. It only works for health Flexible Spending Account eligible expenses.

**Do I need to submit paper receipts in addition to the card being swiped?**

No, you do not need to submit paper receipts if the card is swiped at a qualified merchant or provider's terminal. The only time you will have to submit paper receipts is in the event of a questionable expense. *It is very important to save your receipts, just in case a question should arise.*

### **Is there any reason why the card would not be available to me?**

Yes, if you do not have enough funds in your FSA for your purchase, **if the debit card system is not working, or any other unique circumstance.** Your *mySourceCard*® will be deactivated if you become a terminated employee or you are negligent in responding to requests from Benefit Administrators, Inc. (BAI) to submit receipts or repay the plan for any ineligible reimbursements, your card will be deactivated. Also, if you choose not to participate in Flexible Spending Account the following year, the card will be deactivated.

### **Can I get a second card for my spouse?**

Yes, you can request a second card for your spouse or dependent child by completing the application and forwarding the completed application to Benefit Administrators, Inc. (BAI) 1250 Tower Lane, Erie PA 16505 Attn: Flexible Spending Account or **email to [hdh.hb.fsa@hubinternational.com](mailto:hdh.hb.fsa@hubinternational.com)**

### **What if my card is lost or stolen?**

You should contact Card Services immediately at (814) 454-0167 or 800-777-2524 to deactivate the card.

### **Will I get a new card automatically each year?**

No. The *mySourceCard*® card is good for 38 months, as long as you are enrolled in the plan. Once you use all your funds for each year, save the card for the next plan year. At that time, the amount you have elected for that plan year will be available to you the first day of the plan year. If you are a current participant when your card expires, you will automatically be issued a new card.

### **Can I still submit paper receipts for reimbursement for expenses that are paid for with my out-of-pocket funds, even if I have the debit card?**

Yes. Just complete a claims supporting statement, attached copies of the receipts and mail to Benefit Administrators, Inc (BAI). You can also fax the completed claims supporting statement and receipts to BAI at 814-459-2250. Reimbursements are processed on a schedule chosen by your employer.