

CBIZ Debit Card

The CBIZ Debit Card gives you direct access to your Flexible Spending Account (FSA) funds. Purchases for goods and services with the card are treated as a claim against your FSA and are deducted from your available balance to pay providers and to reduce or eliminate out-of-pocket expenses.

HOW TO MANAGE THE CBIZ DEBIT CARD

- The CBIZ Debit Card is only accepted at qualified locations where Visa debit cards are accepted.
 - Qualified locations may include hospitals, doctor's offices, pharmacies, online drug stores, and day care centers.
 - Card swipes are processed as credit card transactions. PINs may be requested when the card is received.
- The CBIZ Debit Card is NOT a paperless process. Due to the tax benefits that FSA plans provide, the IRS requires receipts for most FSA debit card transactions to verify that expenses are eligible.
 - Although there are few exceptions to this rule, your transaction may be verified automatically and may not require documentation if it matches a co-pay amount under your employer's health plan or is made at an IRS certified retailer or pharmacy, also known as an Inventory Information Approval System (IIAS) merchant.
 - If your transaction does not meet the above exceptions, you will be notified by CBIZ to submit documentation to substantiate the purchase or service.
 - All receipts must indicate the name of the service provider/merchant, original date of service, the type of service/purchase made, and the amount charged. Simple debit card receipts are not acceptable under IRS guidelines.
- The IRS requires all drug stores and pharmacies to be IIAS certified (unless they fall under the 90% Rule). IIAS certified means the retailer can distinguish between eligible and non-eligible healthcare products at the point of sale.
 - IIAS merchants have grown to represent over 40,000 retail locations. You can view all registered IIAS merchants at www.sig-is.org.
 - When purchases are made at these IIAS locations, a receipt will typically not be requested to substantiate the purchase.
- There will be an opt-in email or text notification after a card transaction settles if a receipt is required.
 - The purchases that need to be substantiated can be viewed by logging into myplans.cbiz.com, the same portal for access to personal Flex accounts online.
 - Users can view all submissions and complete any necessary receipt submissions here.

CBIZ FLEXIBLE BENEFITS

- If CBIZ does not receive adequate documentation to substantiate a charge, notifications will continue to be sent each month.
 - If CBIZ has not received a receipt by the 3rd month after the unsubstantiated transaction, use of the debit card will be suspended for the relative plan.
 - If a charge reaches 120 days old, CBIZ will mark the purchase as a non-qualified expense. If the item is truly a non-qualified expense, there will be an obligation to repay this amount to the flex account or the amount will be deducted from any future reimbursement.
- Once the transaction is resolved, either by providing appropriate documentation or repaying the plan, the card will be reactivated.

FREQUENTLY ASKED QUESTIONS

How does the debit card work?

The available balance on the card will be the entire amount of your Medical annual election. You can begin to use the card on your eligibility date for health care expenses. Dependent Care balances are only available after contributions are posted to your account. Your Parking and Transit balance will be the maximum tax-free election as noted by the IRS once contributions have been posted. Your balance will be reduced with each transaction.

How does the card know if my purchases are eligible expenses? What if I go to a discount store or supermarket to buy prescriptions and get an eye exam?

Our system is set up to flag any transactions that do not correspond to your employer's health plan co-pays and transactions not purchased from an IIAS compliant merchant. If your purchase is flagged, you will need to submit a receipt to substantiate the claim.

What are IIAS compliant merchants and why is this important?

IIAS stands for Inventory Information Approval System. This system reviews the debit card transaction for each item purchased from an IIAS merchant to verify eligible expenses. Many retailers such as Wal-Mart, Longs Drug, CVS, and larger grocery stores have voluntarily complied with the IIAS standard.

How do I benefit from shopping at IIAS merchants?

The card knows what is and is not eligible at IIAS merchants. You can use your card at these merchants without having to submit a receipt or substantiation for your purchase; the card already verified the product's eligibility for FSA at the point of sale.

Do I still need to save my receipts?

Yes, save all of your receipts! Some of your purchases may not automatically substantiate. The IRS requires you to retain all receipts for auditing purposes.

What happens if I do not submit receipts that have been requested of me?

Your debit card will suspend its use for the relative plan after approximately 90 days from the receipt request date. After 120 days, the expense will be marked as a non-qualified expense which will need to be paid back to your account.

What do I do with my card once I have used my balance?

If you plan to continue enrolling in the FSA, please retain your debit card since the card will be active for three years. Your balance for the next plan year(s) will be available on the card for you to use.

CBIZ FLEXIBLE BENEFITS

If I need to substantiate my purchases, then what is the advantage of using the debit card?

The purpose of the card is so that you do not have to pay out-of-pocket. The card allows you to purchase the goods and services and subsequently provide substantiation for the purchase, if necessary, to show that you are in compliance with IRS guidelines. The benefit is that you do not have to pay for the service up front and then wait to be reimbursed. IRS regulations require all expenses to be properly documented as FSA eligible. Doctor/hospital visits, dental charges, and vision expenses that are outside the standard co-pay need to be documented with an Explanation of Benefits (EOB) or an itemized receipt since their charges are not submitted using UPC codes like pharmacies. There is no way of knowing if the charge is for a missed appointment fee, non prescription designer sunglasses, or teeth whitening products (ineligible services).

I received a receipt request from CBIZ. What do I need to do?

You can log into the participant portal at myplans.cbiz.com or use the *My Plans by CBIZ* mobile app to submit receipts. We will also accept receipts via fax if needed.

What if I do not owe anything at the point of sale (i.e. doctor's office), but receive a bill later?

You can still use the card to pay the bill by writing your card number on the invoice and mailing it to the provider or by providing the card information over the phone. You will need a copy of the receipt that includes the name of the service provider/merchant, original date of service (not the date paid), the type of service/purchase, and the amount charged.

May I use my card now for a service that happened last year that I am just now getting the bill for?

No, you need to submit a claim for reimbursement of this expense, but you will need to ensure that you are within the run-off period of the previous year to submit for reimbursement. The date of the debit card transaction is considered the date of service until we receive the receipt stating otherwise. If the service was in the previous plan year, you are responsible for repaying the amount to your account for this service.

What happens if I lose my card or do not agree with charges on my account?

Please contact CBIZ for any concerns about your card.