



Your VitaFlex Debit Card

It's a Debit Card . . . NOT a Miracle Card!

Use of the Debit Card does NOT eliminate all documentation requirements imposed by the IRS.

Please read the following description of how and when your VitaFlex Debit Card works and how and when it does NOT work.



How and When It Works

When you swipe your card in one of the following circumstances, you will NOT need to submit any additional documentation.

- In-Network Office Visit Copays or Hospital Copays - For office visits under the health or vision plans sponsored by your Employer only.
- Rx Copays - For prescription copays under the health plans sponsored by your Employer only.
- FSA-eligible over-the-counter Purchases at Walgreens or Drugstore.com.

After any one of these types of swipes, you will receive an Explanation of Benefits showing your new balance after the swipe. In most cases, it will also indicate that you do not need to submit any documentation.

When it Works but Documentation is Required

Any other time you swipe your card, you **MUST** submit documentation after the fact. Following are some examples of when you might swipe your card and then be required to submit documentation after the fact.

- Office Visit Copays for any office visits other than one of your employer sponsored plans (for example, a spouse's insurance plan).
- Over-the-counter purchases (for example, Advil, Tylenol, Band-Aids, etc. when purchased at your grocery store, local pharmacy, or variety store).
- Rx Copay when purchased in the SAME transaction with any over-the-counter items. In order to avoid documentation requirements, please separate Rx copay transactions from any other purchases.

How and When it REALLY Does Not Work

There are several other situations in which participants use their debit card when it really does NOT work well. Your card is not designed to work in these situations and when you use your card for these types of transactions, you will probably end up having to repay the amount that you swiped. Such repayments will come directly out of your paycheck.

- Over-the-counter purchases of ineligible items. If you purchase items that are not eligible (such as vitamins, toothpaste, Chapstick, etc.) even if

you submit the documentation, they will be rejected because these items are not eligible.

- Dental care charges or estimates of charges. The IRS requires that all potential insurance sources pay first; therefore, until it is confirmed that your dental insurance company has paid (through your dental Explanation of Benefits) the charge cannot be reimbursed (or swiped). In this case, you need to get the EOB from your dental carrier and submit it as documentation. All too often the amount of the estimate is different from the actual paid amount, and/or the dentist has charged the entire amount to your card. In these cases, some or all of the expense will need to be repaid. Even if the amount of the swipe is correct, you will typically have to wait several weeks to receive your dental EOB and you may not have enough time to submit the documentation prior to a repayment being processed from your paycheck.
- Any medical care expense where you have an insurance policy that will pay a portion, but you need to wait for your insurance company to process it. This results in the same difficulties outlined above for dental charges.

How does the Request for Documentation Work?

When you swipe your card, you will receive an Explanation of Benefits showing your new balance after the swipe. It will also indicate that you do need to submit any documentation to substantiate that your swiped expenses were eligible. Following are the steps to the process.

- You will be given three (3) weeks to submit the requested documentation.
- If you submit the requested documentation, you will receive a second EOB confirming whether the expenses were eligible.
- After three (3) weeks, if you have not submitted any documentation, your debit card will be deactivated. You will receive a reminder notice that you still have documentation outstanding.
- After two (2) additional weeks, five (5) weeks total, if we have not received adequate documentation, your swiped expense will be presumed to be ineligible and will be sent for repayment from your paycheck.