

TOP THINGS TO KNOW ABOUT YOUR HEALTH DEBIT CARD

If you run into problems
or wish to order a MasterCard®, contact:

OutsourceOne

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1-866-377-5180 (Fax)

Orlando, FL 32861-6927

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BENEFITS FOR EDUCATED CONSUMERS

Why am I being asked to provide documentation regarding a charge made to the MasterCard®?

The Internal Revenue Service requires that you must provide that the charge is an eligible expenditure.

What will happen if I fail to respond to a request for documentation?

When substantiation is required, a letter or email will be sent to you from the Flex Administrator requesting an itemized receipt. You will be given thirty (30) days to respond to the correspondence and provide documentation, or the card will be suspended and online access to the account will be disabled.

When will I not be required to provide documentation?

Because in-network office visit and prescription drug co-payments are fixed amounts, substantiation is not required. Once a recurrent claim has been substantiated, further requests for documentation are not required.

Which Merchants will accept the MasterCard®?

The MasterCard® Health Debit Card provides for instant reimbursements for prescription, doctor, dentist, ophthalmologist, and optometrist co-pays. If the merchant or health care provider accepts MasterCard®, the MasterCard® Health Debit Card may be used. The MasterCard® Health Debit Card is not currently accepted at Wal-Mart.

May I submit a claim form instead of using the MasterCard®?

Yes, you may submit a paper claim form, which is accessible on the HR webpage. Along with the Claim form is a Direct Deposit form that you may complete if you wish the funds to be deposited directly into your Bank Account.

Where can I get detailed information regarding the HRA, HCSA or DCSA?

On the HR benefits webpage (<http://www.rollins.edu/benindex.htm>) you have access to view the Plan Documents and other important forms. You may view Account Balance and Daily Transaction information by logging onto the MBI Bank Web site (<https://www.mbicard.com>).

May I claim expenses charged to my MasterCard® on my Federal Tax Return or be reimbursed by any other insurance policy?

No.

What key information is on the back of the MasterCard®?

The back of the MBI card contains the OutsourceOne toll free number, the Flex card Web site and conditions you adhere to agree by.

How does the MasterCard® work if I have both an HCSA and HRA?

Because the funds placed in your HCSA are “use it or lose it,” ICUBA requires that you exhaust the balance of your HCSA before accessing the balance in your HRA. If you have a transaction that requires more than the actual HCSA balance, you will have to swipe the MasterCard® twice, once to exhaust the balance of the HCSA and a second time to access the funds in the HRA. Therefore, it is important that you know the balance of your account, which is available at <https://www.mbicard.com>.

Why are there specific documentation requirements regarding Orthodontia reimbursements made through the MasterCard®?

Orthodontia is a covered medical expense, but it can be “tricky” because of the extended nature of the treatment and the manner in which fees are paid. Expenses may only be reimbursed after they have been incurred (i.e., after the services for which the fees have been paid have been performed). Please contact OutsourceOne or see the Eligible Expenditures section of the HRA and HCSA Plan Document for specific ways of filing Orthodontia claims and the details of how the claim should be filed.



You may also access your Health Reimbursement Account (HRA), Health Care Spending Account (HCSA) or Dependent Care Spending Account (DCSA) and order a MasterCard® Health Debit Card by logging onto <https://www.mbicard.com>