



## FSA Debit Card Helpful Hints

### How it Works

Using the Wex Visa Benefits Card is simple. Swipe your card at the point of purchase just like a credit card. Once your card is swiped, the system automatically checks your account to make sure you have enough money to cover the transaction. As long as the funds are available and the merchant or service provider is compatible, the money is deducted from your account. The transaction is later reviewed by Workterra to ensure the purchase qualifies as an IRS regulated expense.

### Keep Your Receipts

In some instances, the IRS requires us to have documentation of your expenses. Purchases made for known co-pay amounts such as \$10.00 or \$20.00 will be automatically approved. If additional documentation is required, a notification will be sent to you within (7-10) days after the card swipe requesting proof of the expense. If the information requested is not submitted within (45) days, a second email is sent as a reminder. If you have not satisfied the conditions of the request within (90) days, your debit card will be deactivated. The card will be reactivated when valid proof of the expense is submitted or the transaction amount is paid back to your account. You can pay your account back on our website or via check made out to Workterra. Future paper claim submissions are used to offset card swipes in the event the unsubstantiated or ineligible expense is not paid back to your account.

### Eligible Proof of Expenses

IRS rules require your documentation to include the date the services was incurred, the service providers name, the cost of the service or item and a clear detailed description of the service rendered. An example of this would be an Explanation of Benefits from your insurance company. Services incurred prior to your effective date are not eligible.

### Track Your Account

You can periodically review your account transactions and balance on our website <https://workterra.lh1ondemand.com>.

Notifications regarding debit card transactions are sent to you via email if we have an email address on file. You can update your notification preferences to email or mailed notifications under the message center of our website.

### Keep Your Debit Card

Please keep your debit card for the next plan year. Cards expire after 36 months and are automatically reissued.

A fee of \$5.00 is deducted from your account for replacement cards.

Please immediately report lost or stolen cards to Workterra.

### Contact Us

Please do not hesitate to call us for any specific questions you may have. Our customer service telephone line is (888) 327-2770.

You can also email us at [custserv@workterra.com](mailto:custserv@workterra.com).

### Allowable Merchants

The debit card will not be accepted at all locations. The card will only work if the purchase you are making is with an allowable vendor. Always be prepared to pay out of pocket and submit a paper claim for reimbursement. Some eligible merchants include:

- Hospitals
- Doctor's Offices
- Medical Laboratories
- Health Practitioners
- Dentist Offices
- Dental Laboratories
- Ambulance Services
- Hearing Aids-Sales, Service Supply
- Osteopathic Physicians
- Chiropractors
- Optometrists, Ophthalmologists
- Opticians, Optical Goods,
- Nursing and Personal Care Facilities
- Podiatrist
- Medical Services



Drugstores or Pharmacies that have not implemented an automatic approval system which will verify the purchase is for a prescription or eligible over the counter item will not be allowed per IRS regulations. You can continue to purchase eligible health care items with another form of payment and submit a claim for reimbursement.