

FLEXIBLE SPENDING PLAN (FSA) CARD FREQUENTLY ASKED QUESTIONS

General Questions on the ASIFlex Card

1. What's the ASIFlex Card?

It works like a MasterCard or Visa Card, with the value of the participants account(s) contribution stored on it. When participants have eligible expenses at a healthcare provider, pharmacy or retailer (for example) that accepts Visa Card debit cards, they simply use their Card. The amount of the eligible purchases will be deducted – automatically – from their account and the pre-tax dollars will be electronically transferred to the provider/merchant for immediate payment.

3. Is the ASIFlex Card just like other Visa Cards?

No. The ASIFlex Card is a special-purpose Visa Card that can be used only for eligible health care/benefits expenses. It cannot be used, for instance, at gas stations or restaurants. There are no monthly bills or interest associated with the Card.

4. How many ASIFlex Cards will the participant receive or if Cards are lost or stolen?

When participants initially sign up for the ASIFlex Card, they'll receive two cards, both in the name of the participant. If Cards are lost, or participants simply wish to receive an additional card for an eligible family member, simply contact ASIFlex, at (800) 659-3035, to make this request.

5. Is there a fee associated with the ASIFlex Card?

Yes, there is an administrative fee of \$1.00 per month that will be deducted directly from the initial HCRA contribution that is applied to your HCRA account by ASIFlex as a non-refundable, one-time, lump sum amount (i.e. \$12.00 if your enrollment begins in January, and the amount is prorated if enrollment begins after January). Therefore, your annual HCRA election amount will be reduced by an amount equal to or less than \$12.00.

Please note: The lump sum administrative fee is calculated based on the month that participants are enrolled in the HCRA Plan during the Plan Year. If participants exhaust their HCRA election prior to the end of the Plan Year, the administrative fee applied to their HCRA account for the ASIFlex Card will not be adjusted.

6. What if a participant wants to cancel the ASIFlex Card?

Once the ASIFlex Card is issued to a participant, enrollment in the ASIFlex Card will continue from Plan Year to Plan Year, unless the participant decides to cancel participation prior to the beginning of the next Plan Year. Cancellation requests must be submitted to ASIFlex in writing.

Getting Started and Activation Your Card

1. How soon will I receive the ASIFlex Card?

It takes approximately 10-15 days to receive the card once ASIFlex receives your completed ASIFlex Debit Card Application.

2. How do participants activate the Card?

Participants should call the toll-free number on the activation sticker on the front of the Card or visit the website provided on the back of the Card. Participants can use both Cards once the first Card is activated – they do not need to activate both Cards. Participants should wait one (1) business day after activation prior to using the Cards.

3. What dollar amount is on the ASIFlex Card when it is activated?

When participants apply for the ASIFlex Card with ASIFlex, the Card is programmed with the full amount in the Health Care FSA that participants elected to contribute for the entire plan year. This means if your annual contribution amount is \$1,000 for the plan year, the Card will be programmed with \$1,000 on the first day of the FSA plan year.

Using the Card

1. Where may participants use the ASIFlex Card?

The IRS says that use of the ASIFlex Card is okay if it is at a grocery store or general retail outlet that confirms at the point of sale that any item that is purchased with the card is eligible for reimbursement. The ASIFlex Card is coded to only work at: 1) merchants that are set with a MCC (Merchant Category Code) code defining that purchase/service as a medical good or service, or 2) stores that have an Inventory Control System in place that confirms at the point of sale that any items that have been purchased are eligible for the Flexible Spending Program (FSA).

MCC is a four-digit number assigned to the vendor's credit card machine that identifies the provider as being a medical provider, dentist, grocery store, book store, convenience store, etc. If the vendor does not have an appropriate

3. Why do participants need to save all of their itemized receipts?