



## **BENEFITS MASTERCARD**

The Benefits MasterCard provides direct access to your Flexible Spending Account (FSA), allowing you to pay for eligible health care expenses at qualified locations wherever MasterCard<sup>TM</sup> is accepted. When you use your Benefits MasterCard, you no longer have to pay for eligible expenses out of your pocket and wait for reimbursement, since money is deducted directly from your FSA account at the time of purchase. You may have to submit supporting documentation for certain purchases.

When using your Benefits MasterCard at grocery stores and pharmacies, simply swipe your card first and choose "*Credit*" if asked. The card is a "smart card" in that it will only pay for IRS eligible FSA purchases. The store clerk will ask you for another form of payment to pay for your other purchases. You then pay for the non-FSA-eligible items with another card, cash, or check. Your IRS eligible purchases are automatically approved and paid directly from your FSA account. That's it - no claim forms to submit!

When paying for services provided by a medical, dental, or vision provider, the Benefits MasterCard can automatically approve services that match a set copay or a multiple of that copay (not a percentage coinsurance) from your group health plan(s). Supporting documentation for these services is not needed; however, if the provider's charge is other than a copay you can still use the Benefits MasterCard and benefit from having the expense directly deducted from your account, you will just need to submit supporting documentation.