

## SISC Flex Card - Questions & Answers

### Q 1. What is the SISC Flex Card?

A. It is a signature based pre-loaded debit card that can simplify the process of paying for eligible expenses. It allows you to pay for expenses at the point of sale, thereby reducing the burden of having to pay out of pocket and waiting for a reimbursement check.

### Q 2. What are the provisions of using the SISC Flex Card?

A. When you sign your card you are agreeing to follow the "My Use of Card Promises" included with your card. You certify that you will use the card only for payment of eligible expenses under your plan and that any expenses paid with the card have not been reimbursed nor will you seek reimbursement under any other plan. The card is authorized for qualified purchases only, and cannot be used at all merchants.

### Q 3. How does the SISC Flex Card work? Should I select "Debit" or "Credit"?

A. The SISC Flex Card works like a credit card. Even though it says "Debit" on the front of the card, when making a purchase with a keypad or screen, select **credit**. The card does not have a PIN so you must select credit and sign for the transaction. You cannot get cash with the card. When making a purchase without a keypad or screen, give your card to the clerk and sign the receipt. If you are asked whether it's a credit or debit purchase, say "**credit**." If debit is used, your purchase will be declined.

### Q 4. Where can I use my SISC Flex Card?

A. Your SISC Flex Card can be used at medical offices, non-healthcare merchant facilities such as supermarkets, grocery stores, wholesale clubs, online or mail order (e.g. Medco), web based vendors, discount stores, and pharmacies. In some cases you may be asked to provide the three-digit security or authorization code on the back of your card. This code is the last three numbers shown on the signature line on the back of your card. If you use your card at a merchant that has implemented an **Inventory Information Approval System (IIAS)**, you do not have to submit a receipt unless notified by the SISC office. Simply give your card to your healthcare provider or swipe it through the provider's VISA card system for eligible expenses. Verify that you are using a participating IIAS merchant by visiting our website: <http://sisc.kern.org/flex/> or contacting the SISC Flex office. Always save your receipts, the SISC office may still need to request documentation in some situations.

Your card cannot be used at dependent care facilities, or mass transportation and parking. Remember to use it only for those co-pays and deductibles which are eligible expenses, not for services or expenses your insurance program will cover, nor for ineligible non-health related items.

### Q 5. What happens if the transaction is larger than my available balance?

A. Transactions exceeding your available balance will be rejected. You can request that the merchant charge only up to your available balance and then pay the rest on your own.

### Q 6. What if my provider does not accept VISA?

A. Use another form of payment and submit a claim form for reimbursement.

### Q 7. Do I need to save my receipts, and do I still need to file a claim when I use my SISC Flex Card?

A. Yes. Under the IRS guidelines, all card transactions must be substantiated as an eligible expense. Therefore, when necessary, you will be required to furnish receipts and documentation for review. Claim forms and instructions are available on our website. You have 40 days from the date of the card transaction to provide requested documentation to SISC Flex. The SISC Flex office must receive the requested documentation within 40 days or card privileges will be suspended. Three suspensions in a plan year will result in your card being closed for the remainder of the year.

SISC will not request receipts for all your transactions; however, you need to maintain the receipts in the event you receive the request or you are audited by the IRS. Remember, these are tax code programs, and under the IRS rules you must submit documentation when requested, just like your personal income tax. SISC is required to do this under the federal tax code for debit card programs.

## SISC Flex Card - Questions & Answers

### Q 8. What do you need to substantiate a claim?

A. For IRS purposes, all card transactions must be verified. In some cases, participants may need to send their SISC Flex Card receipts and documentation to SISC Flex with the appropriate claim form as follows:

▶ For **prescription drugs**, attach a legible receipt from the service provider, which includes the date prescription was purchased, the drug name and prescription number, or the Rx label, the amount of purchase, and the name of the pharmacy. The Rx ticket typically contains this information.

▶ For **medical, dental, vision and other health care expenses**, documentation must include a legible copy of the provider's itemized statement of the charges including: 1) Provider's name and address; 2) Date of service or purchase; 3) Description of service or product; and 4) Amount charged for service or product. A copy of the Explanation of Benefits (EOB) is preferred.

▶ For **over-the-counter medications**, purchases must be clearly defined on the receipt. The IRS ruling states that employees seeking reimbursement for nonprescription medications **must** present a receipt of purchase indicating: 1) Date of purchase; 2) Amount; and 3) Name of the product. If the item you are claiming is abbreviated on your receipt, you must attach a photocopy of the package label showing the full product description. We are unable to approve any item that is submitted with insufficient documentation. When using your SISC Flex Card, please purchase your qualified over-the-counter medications separately from ineligible expenses.

### Q 9. What are qualified expenses?

A. Please refer to your plan description or the SISC Flex website for information on eligible expenses.

### Q10. What if I accidentally use my card for an ineligible expense?

A. You will need to reimburse the amount of the ineligible expense back to SISC. The reimbursement will be credited to your Flexible Spending Account. Failure to reimburse SISC will result in having your card suspended and being denied enrollment in future plan years. You may also submit an eligible expense (paid out-of-pocket) to offset the ineligible expense charged to your Flex Card.

### Q11. What are some reasons my card might not work?

A. Some reasons your card may not work include: 1) Your account balance may be too low to cover the expenses; 2) You may have outstanding claims that you have not cleared up and your card is suspended; or 3) You are trying to use your card at a non-IIAS merchant or for ineligible expenses. You should contact the SISC Flex office for information on why your card didn't work.

### Q12. How can I claim other eligible expenses not processed by my SISC Flex Card?

A. Submit a claim form for reimbursement

### Q13. I have some outstanding charges from a prior year. Can I use the card to pay off old bills?

A. No. Any card use must be for services or charges incurred in the current plan year. The incurred date is the date you received treatment, filled a prescription, etc. The date that you actually pay the bill is irrelevant.

### Q14. Do I receive a new card every year? How many cards will I receive?

A. No, your card will be reloaded with your annual election amount at the beginning of each plan year (assuming you re-enroll each year at open enrollment). You will be issued two cards in your name, however if you need an extra card, simply call the SISC Flex office. Your card is good for three years. The expiration date is shown on the front of your card.

### Q15. How do I check the fund balance in my account?

A. You may check your account balance and recent activity on our website at <https://flex.sisc.kern.org>, by phone (800-972-1727) or e-mail [siscflex@kern.org](mailto:siscflex@kern.org).

### Q16. If I terminate employment can I continue to use the card?

A. No, the card will be canceled when you terminate. If you have qualifying expenses to submit after your termination, you can file a claim for out of pocket expenses. Remember, though, that your qualifying expenses must be incurred during your period of employment.