

**Debit Card Frequently Asked Questions
Warren Woods Public Schools
2024-2025 PLAN YEAR**

Understanding how your FSA Debit Card works will optimize your experience with your Flexible Spending Plan. If you have questions at any time, please contact your Human Resources Representative or Employee Benefit Concepts, Inc. a Group Resources® Company throughout this Q & A we will be referring to Employee Benefit Concepts (EBC).

- **How does a (Flexible Spending) Debit Card work?** Your prepaid FSA Visa Debit Card can be used to pay for qualified medical expenses anywhere Visa is accepted. It is your responsibility, however, to ensure that your FSA Visa Debit Card is used only for “qualified” medical expenses.
- **What are qualified medical expenses?** Qualified expenses are expenses for medical services not covered by the health care plans: deductibles, prescription and physician co-pays, vision, dental, orthodontia, chiropractic, and acupuncture services are some examples. Over the counter items are eligible for the 2024-2025 Plan Year.
- **What are ‘non-qualified’ medical expenses?** Typical examples of ‘non-qualified’ FSA medical expenses:
 - Cosmetic treatments (dental whitening, facial treatments) or cosmetic surgeries
- **Who verifies that purchases have been made of ‘qualified’ expenses?** It is the IRS guidelines along with the retailers IIAS system that determines which purchases made using the Summit Debit Card are eligible under IRS guidelines. Therefore, as with any FSA plan, it is important to retain copies of all medical receipts. If a purchase made with your FSA Debit Card needs to be verified a letter or an e-mail will be sent directly to you requesting a copy of the ‘pending’ debit card transaction receipt. You may also log in to the groupresources.summitfor.me web site and see if a receipt will be needed. A receipt can be mailed, or scanned and emailed directly to EBC, along with a copy of the e-mail, letter request or the form that is available on the groupresources.summitfor.me web site so that EBC can adjudicate the ‘pending’ transaction.
- **Do all FSA Debit Card transactions require this verification process?** No. Common co-pay amounts for both prescription and medical visits will automatically be adjudicated and substantiated. Amounts that cannot be easily identified will require back-up documentation. Receipts are not required if you swipe your card at a No Receipt Retailer.

Because the debit cards are smart enough to approve only qualified items, participants will not be asked to submit receipts for purchases made at these certified retailers.

Retailers that do not meet these requirements may not be able to accept flex benefit cards.

- **What happens if I use the card to purchase a ‘non-qualified’ medical expense?** If it is determined that your FSA debit Card was used for the purchase of a ‘non-qualified’ medical expense, the amount of the ‘non-qualified’ purchase will have to be repaid to EBC and you will be charged a \$10.00 processing fee.
- **What is the advantage of using an FSA Debit Card if I still have to follow up with receipts in some instances?** The advantage to using an FSA Debit Card is that you are not taking money out of your pocket or applying charges to a personal credit card to pay for your qualified medical services. No claim forms need to be filled out. Your FSA Debit Card can be used by your spouse or other eligible dependents. Example: your teen or adult child can use the Debit Card at your dentist or vision care providers’ office to pay for services that would otherwise have to be paid out-of-pocket.
- **What if my provider does not accept Visa?** Paper claims can always be submitted as an alternative. Using the FSA Debit Card to pay for expenses is optional.
- **Is there a fee for using the FSA Debit Card?** No, there is no fee for the FSA Debit Card.
- **Do I need a new FSA Debit Card each year?** No. Debit Cards are now issued for a three year period. If you have a current FSA Debit Card, **please note the expiration date**
- **How do I request a debit card?** You may request a debit card online through the groupresources.summitfor.me website. When you are logged in, you may request a debit card from the web site. Your card and spouse’s card or eligible college

student, if you order one, will come directly to your home in a plain white envelope in the mail within 7 to 10 business days.

- **Will I be able to use my card immediately?** Once the card(s) have been received activation will be required. Instructions are sent on how to activate with the card(s).
- **If I have a suspended debit card account because of a balance due or an unsubstantiated debit card swipe can I use the debit card when the new Plan Year begins on July 1, 2024?** No. You will still need to submit the receipts required.
- **What happens if my card is stolen or lost?** If your card has been lost or stolen, please call 248-855-8040 to report the card lost or stolen as soon as possible. A new card will be issued for you and, if applicable, your dependent.
- **Can I order an additional card?** You may order additional cards on the groupresources.summitfor.me web site.
- **Can the debit card be used at my Daycare Center?** The debit card cannot be used at the Daycare Center.

If at any time you have questions concerning the Summit Debit Card please contact Employee Benefit Concepts, Inc. a Group Resources® Company at (248) 855-8040 or via email at flexclaims@groupresources.com