

Using your FSA debit card

Pay for eligible FSA expenses with just a swipe of a card.

As an FSA debit card holder, you have the convenience of using your card to pay for all eligible out-of-pocket medical, dental, vision, pharmacy and over-the-counter (OTC) expenses that you or your eligible dependents have incurred during the FSA plan year.

A partial list of eligible expenses is included in this booklet. You can login to umr.com under the Flexible Spending Account application to see a full list of eligible expenses. You may also be able to use the Expense Scanner in the Consumer Accounts with UMR mobile application to scan the bar codes of OTC items to determine if they are eligible under your FSA.

IRS rules require that all FSA card transactions have the appropriate documentation as proof that the purchase was for a qualified expense. The IRS requires that you keep all of your receipts for expenses paid from your FSA.



Keep reading to learn more about your FSA debit card.



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Mobile Wallet is here!

Make your payments faster, easier and contactless. Log in to umr.com for steps to get validated and add your UMR debit card to your Mobile Wallet.

Where you can use your card

Pharmacy and OTC expenses

Use your card at pharmacies, drug stores, grocery stores, discount stores and department stores for eligible over-the-counter (OTC) items and prescriptions. This includes mail order or online pharmacies.

Medical, dental and vision care providers

You can use your card for any eligible out-of-pocket expenses such as deductibles, copays and coinsurance from your doctor, hospital, dentist, vision or other qualified provider visits. To help protect you from inadvertent use of your card, your UMR FSA debit card is designed to be used at eligible providers as categorized by MasterCard. Not all eligible providers will be able to accept an FSA debit card.



Once you receive your debit card in the mail, make sure to read the enclosed card-carrier for other critical information.

How to use your card

Pharmacy and OTC expenses



Simply present your physical card or tap and go with your phone to pay with funds from your FSA (see list of qualifying expenses).

REMEMBER:

- For mail-order Rx or online pharmacies, enter the debit card number on the order form.
- If you purchase an item at a non-participating merchant and the item is declined on your card, you can still submit a claim with the itemized receipt attached.

Examples of some eligible OTC expenses

Acne preparations	Hemorrhoid treatments
Allergy and sinus medications	Homeopathic medicines
Baby care	Incontinence supplies
Cough, cold and flu medications	Lice and scabies treatments
Condoms and contraceptive devices	Menstrual products
Diabetes care/ accessories	Nausea and motion sickness medications
Digestive aids	Pain and fever reducers
Eye care	Pregnancy products
First aid products	Toothache and teething pain relievers
Foot care	Weight loss drugs to treat a specific medical condition
Health monitors and medical equipment	

Medical, dental and vision care providers



The card can be used for all eligible expenses such as deductibles, copays and coinsurance.

All expenses paid by the card must be a health-related expense incurred by you or one of your eligible dependents.

REMEMBER:

- To avoid over-paying, wait until you receive an Explanation of Benefits (EOB) from UMR and never pay the provider more than the amount indicated on the EOB.
- If swiping your card at the time of service, use only for copayments.
- When paying on an invoice from the provider, enter the debit card number on the invoice or online bill payment application.

This means amounts paid for the diagnosis, cure, mitigation, treatment or prevention of disease, or for the purpose of affecting any structure of the body.



Examples of Qualifying expenses

- ▶ Copays
- ▶ Doctor's fees
- ▶ Dental expenses
- ▶ Vision care expenses
- ▶ Prescription glasses/sunglasses
- ▶ Contact lenses and solutions
- ▶ Corrective eye surgery
- ▶ Drugs and prescribed medicines
- ▶ Insulin
- ▶ Orthodontics (braces)
- ▶ Routine physicals
- ▶ Medical equipment (necessary for an existing medical condition)
- ▶ Hearing aids, including batteries
- ▶ Transportation expenses related to illness
- ▶ Chiropractor's fees



Examples of Non-qualifying expenses

- ▶ Non-medically required cosmetic procedures, such as facelifts, skin peeling, teeth whitening, veneers, hair replacement or removal of spider veins
- ▶ Non-prescription or clip-on sunglasses
- ▶ Toiletries, such as lip balm or lotions that are beneficial only to your general health
- ▶ Herbs, vitamins and nutritional supplements not used to treat an existing diagnosed medical condition
- ▶ The cost of a weight-loss program if the purpose of the weight control is to maintain your general good health
- ▶ Health club dues

Substantiation of expenses paid on your card

The IRS requires that all card transactions must be validated as eligible for reimbursement (substantiated) by either electronic or manual means.

UMR assists you with the IRS substantiation requirement by applying all approved processes to your FSA debit card in an effort to minimize your need for manual follow-up.

However, there may be times when UMR requires your assistance in substantiating your card transactions. This may occur for several reasons:

- The card swipe cannot be substantiated via any of the automatic methods applied for your plan.

- The card was used for a service not incurred during the plan year in which you used the card.
- Services incurred were for an FSA-eligible dependent not on your medical and/or dental plan with UMR.
- The card was used one time for multiple dates of service at your medical and/or dental provider. In order for the transaction to be substantiated via the automatic methods, the card must be used for the individual dates of service.

NOTE: Most locations where you purchase pharmacy and OTC items have a system in place (IIAS) to accept and substantiate a payment from your debit card for eligible expenses. Please see umr.com for a list of IIAS-compliant merchants. The IIAS verification is not available for your medical, dental and vision care providers.

In the event UMR is unable to auto-substantiate a card transaction:

A debit card substantiation request will be sent to your home asking for your assistance in providing an EOB or itemized receipt for the expense.

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Submit a copy of the notification along with the EOB or itemized receipt to UMR.

- ▶ The IRS requires that all documents submitted for review **must** include:
 - Description of service or product
 - Date of service performed or when the product was purchased
 - Actual dates of service must be indicated on the documents. Services paid with the card must be incurred during the plan year in which the card was swiped.
 - Eligible balance remaining after insurance has been processed (if applicable)

- 2** If we do not receive appropriate documentation within 28 days of the first request, a second request notification will be sent.
- 3** If documentation is not received within 28 days of the second request, a third notification is sent advising you that debit card access to your account has been suspended.
- 4** Once you provide documentation to UMR, we will determine if the expense was eligible to be paid from your FSA.
 - Once your expense is determined to be eligible, no further notices will be sent.
 - If the determination is that the expense was ineligible, or if additional information is still required, an ineligibility letter will be mailed to you. If you do not take any action within 28 days, we will suspend card access to your account.

NOTE: If card access to your account is suspended, your FSA dollars are still available by submitting manual claims along with proper documentation. However, any manual claims received will first be used to offset any expense(s) in an unsubstantiated/ineligible status.

Please adhere to the following Dos and Don'ts when submitting documentation:

DO	DON'T
<ul style="list-style-type: none"> • Send an itemized bill showing the dates of service, type of service, provider name, patient's name, amount of service and patient financial responsibility after any applicable insurance payment • Send a copy of an explanation of benefits (EOB) from any insurance plan under which the expense is covered. When applicable your insurance claim must be finalized prior to submitting your documentation • Send the documentation on white paper • Tape small receipts to a standard 8.5" x 11" sheet of blank paper. Ensure print is legible • Make a copy of the request letter and documentation for your personal records 	<ul style="list-style-type: none"> • Submit cancelled checks or debit card receipts alone. These are not adequate documentation without supporting itemization • Submit balance forward statements • Submit bank statements • Highlight names, prices or dates on receipts since they are not legible when scanned • Submit handwritten receipts for prescriptions or over-the-counter items • Submit pre-treatment estimates or estimated insurance statements • Submit date expense was paid, except for orthodontia payments

A letter of medical necessity

A letter of medical necessity (LOMN) is additional documentation that is needed when an item normally not considered eligible is needed to treat a specific medical condition. This letter would need to be completed by your provider stating which service or item is needed and for what type of condition. Generally, LOMNs are required annually and are needed for the following types of expenses:

- Vitamins or supplements
- Health club memberships
- Massage therapy
- Weight loss programs, including some food items

If you are not sure if a service or item will be covered, please visit **umr.com** or call the phone number on the back of your card.

How to resolve unsubstantiated or ineligible expenses to reactivate your card

- Submit a manual claim with an eligible expense to offset the overpayment
- Repay the plan for the overpayment
- Return the item to the merchant to credit your card

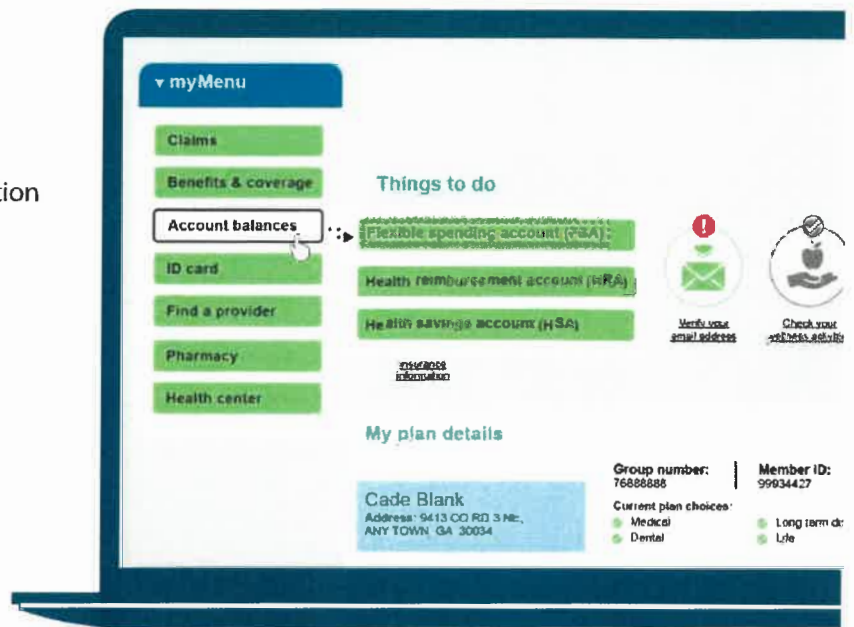
Once overpayment is resolved, your card access will be reactivated within 1 business day.



UMR provides 24-hour access to what you need to know

Log on to access:

- Account balances
- Upload documentation
- View transaction history, claim/substantiation status and notifications
- Access eligible 213(d) expense list
- Download card dispute forms, eligible expense lists, and additional information
- Find IIAS compliant and 90% merchants
- Request card replacement
- Request additional cards (only available on umr.com)
- Submit claims



In addition to the services available on umr.com, you can download our Consumer Accounts with UMR Mobile App to:

- Upload documentation directly to a transaction
- Access the eligible expense scanner (disabled with Limited Purpose FSA)

Your FSA debit card gives you faster access to your pre-tax dollars



Eliminates paying out-of-pocket expenses*



Significantly reduces manual paper claim submission



Eliminates waiting for reimbursement checks



* As funds are deducted directly from your FSA account



Did you know?

You can add your UMR debit card to your mobile wallet! See your FSA information within the member portal for steps to validate and add your card.