



## Ceridian Benefits Card

A convenient tool for managing your Health Care FSA



The Benefits Card means your flexible spending funds are now as close as your wallet. You can use your new Benefits Card to pay eligible health care expenses directly from

your flexible spending account. It's easy, fast and secure.

\*Be sure to keep your receipts for future reference.

As an added benefit, your employer has decided to offer you the Ceridian Benefits Card. Please read this carefully to find out how the Ceridian Benefits Card can give you faster access to your Health Care FSA account balance and decrease the amount of documentation that you may be required to submit for your Health Care FSA claims.

### What is a Benefits Card?

The Benefits Card is like your bank debit card except that the Benefits Card is linked to your Health Care FSA. You can use the Benefits Card to pay most health care providers directly at the time of purchase.

### How does the Benefits Card work?

The Ceridian Benefits Card is linked to your Health Care FSA account balance. When you incur an eligible health care expense, you simply swipe your Card at the point of sale. You will select "credit" when asked "credit or debit", as no PIN is required. The amount of the purchase is deducted directly from your Health Care FSA account balance and paid to your health care provider.

### Where can I use my Benefits Card?

You can use your Benefits Card at most medical providers (including doctors' offices, dental providers, vision care providers and hospitals) that display the MasterCard® logo. The Benefits Card will only be accepted at qualified merchant types related directly to health care and will not be accepted at other locations like gas stations, convenience stores, video stores and restaurants.

### Can I use my Benefits Card at a pharmacy?

As of 1/1/09, pharmacies must have an Information Inventory Approval System (IIAS) in place for your card to work. An IIAS enables FSA-eligible products to be separated from non FSA-eligible products at the point of sale, so that only FSA-eligible products are allowed to be purchased with the FSA debit card. For a complete listing of merchants with an IIAS in place, please visit the following Web site:

[www.sig-is.org/imwp/idms/popups/pop\\_download.asp?contentID=12418](http://www.sig-is.org/imwp/idms/popups/pop_download.asp?contentID=12418)

### Will I have to submit receipts when an IIAS is in place?

No. Once a merchant implements an IIAS, the only products that can be purchased with the Ceridian Benefits Card are FSA-eligible products. Therefore, there is no need to submit receipts to validate the eligibility of the expense.

### Can I use my Benefits Card to purchase items that are not FSA eligible?

No. If you buy items that are not FSA eligible (i.e., soda, milk, gum, etc.) you must pay for those items separately with another form of payment.

### Do I have to apply for the Benefits Card?

No. If you participate in the Health Care FSA, you will receive the Benefits Card by first-class mail at your home address automatically.

### When will I receive the Ceridian Benefits Card?

The Benefits Card will be sent to you approximately two weeks after Ceridian has received complete enrollment information from your employer.

### What is the balance of the Benefits Card when I receive it?

At the beginning of the plan year, the balance of your Benefits Card is equal to your annual Health Care FSA election.

### What happens to the balance when I use the Benefits Card?

As you use the Benefits Card or submit paper claims, the balance on the card will be adjusted to always equal the amount you have available in your Health Care FSA. You must have sufficient funds in your account to cover your eligible expenses or your Benefits Card will be declined.

### Can I use my Benefits Card to pay my dependent care provider?

No. You cannot pay your dependent care provider with the Benefits Card. The Benefits Card can only be used to pay for health care expenses.

### **My spouse and I are covered under another employer's health plan. Will the Benefits Card work for me?**

The Benefits Card can be used for eligible health care expenses, even when you are covered under your spouse's health plan. However, you will be required to submit supporting documentation for all Benefits Card transactions. The exception to this is for FSA-eligible items that are purchased at a pharmacy with an IAS in place.

### **When I receive my Benefits Card, will I be able to use it right away?**

You will be able to use the Benefits Card for eligible health care expenses incurred during the plan year. If you receive your card before the start of the plan year, you will have to wait until the beginning of the plan year to use the card. If you receive your card after the plan year has begun, you may use the Benefits Card as soon as you receive it. Your Benefits Card will be activated automatically the first time you use it.

### **How many Benefits Cards will I receive?**

One Benefits Card will be issued to you. Please contact your benefits representative for information on requesting additional cards.

### **Once I use my Benefits Card, do I have to use it for all my health care expenses?**

No. You make the choice every time you purchase health care products or services if you would like to use the Benefits Card. If you do not use your Benefits Card, you can request reimbursement for eligible health care expenses by submitting a completed claim form and your receipts.

### **Will I continue to use the same Benefits Card each plan year?**

As long as you continue to participate in the Health Care FSA, you will continue to use the same Benefits Card each year until it expires. Your Benefits Card will be loaded with the amount you elected for your Health Care FSA for each new plan year.

### **Will my Benefits Card ever be declined?**

It is possible. There are several reasons why your Benefits Card could be declined:

1. The transaction amount is greater than the available balance.
2. Your Benefits Card has been deactivated because you did not respond to requests for receipts within the allotted time.
3. Your Benefits Card has been deactivated because you have terminated service with your employer.
4. You are attempting to use your Benefits Card at an ineligible merchant (e.g., convenience store, merchant that does not have an IAS in place, merchant that does not accept MasterCard).

### **How do I receive the funds in my FSA if my provider does not accept MasterCard or if my Benefits Card is declined?**

If the merchant does not accept MasterCard or if your card swipe is declined for any reason, the clerk will ask for another form of payment for the total amount of your purchase. You may submit the receipt along with a completed claim form to request reimbursement for your FSA-eligible items.

### **If I use my Benefits Card, will I still need to keep my receipts?**

Yes. You must always keep your itemized receipts for all Benefits Card transactions.

### **How will I know if additional documentation is needed for a Benefits Card transaction?**

You will be notified by mail or email automatically (possibly 30 to 60 days after your purchase) when additional documentation is needed. You will be provided with the date of service, the name of the provider of service and the amount of the transaction. You will also be given specific instructions on how to submit the information and what information to include. If the requested information is not received within 30 days, the Benefits Card swipe will be considered ineligible. In addition, the Benefits Card(s) will be temporarily deactivated until the requested documentation is received or the payment is recovered.

### **What happens if my Benefits Card is lost or stolen?**

You must report lost or stolen cards immediately to Ceridian. You can contact Ceridian toll-free at 877-887-7739 with any questions. Ceridian's Customer Service Center is open Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern Time.

The Benefits Card will be flagged as lost or stolen and deactivated immediately. A new Benefits Card can be sent upon request. Ceridian will review all Benefits Card transactions with the employee to identify any transactions that were not made by the employee, the spouse or the dependent.