



❖ The Debit Card: Frequently Asked Questions

Please note: Eide Bailly is changing to a different debit card next year so all participants will receive a new, red Benny® card in December.

What is the debit card?

The debit card (called the Benny® Card,) is a VISA card that has been pre-loaded with your annual Health Care (Medical Account) or Limited Purpose Flexible Spending Account(s). This provides the ease and convenience of not having to pay expenses out of pocket and seek reimbursement manually by submitting a claim form.

How does the debit card work?

You present the card as your method of payment to your provider or retailer, and the cost of the product or service is deducted from the balance of your pre-tax account. (If asked whether to process your transaction as a debit or credit, respond "credit.")

What if I have medical or dental insurance?

If the expense is eligible through medical, dental or vision insurance coverage, you will want to make sure that the claim has been processed through your insurance prior to paying your portion. Normally, this will happen at the point of sale for prescriptions, but does not happen for medical and dental and some vision expenses. Even if the entire expense will be applied to a deductible or the expense exceeds the maximum that may be eligible under your insurance plan, it should first be processed by the insurance carrier so that the group discount can be applied to the claim first.

How many debit cards will I receive?

If you are a new participant in the plan, you will automatically receive two debit cards. Both cards will have the employee's name on them, as well as the name of your employer. If the second card is going to be used by another eligible tax dependent (e.g. spouse or dependent child), simply have the dependent sign the back of the second card. Each card user should sign the card with his or her own signature. Additional cards are available for a cost of \$10 per two cards which will be deducted from the employee's Health Care FSA or Limited Purpose FSA (if applicable).

How do I activate my debit card?

The first time you use the card and it is swiped by the merchant, your card will activate automatically. Activating one card activates both cards at the same time.

What should I do if my debit card(s) are lost or stolen?

You should call Eide Bailly Employee Benefits Customer Service within two business days. Recent transactions can be reviewed to ensure that expenses charged to the account belong to the participant and/or eligible dependents, and the missing cards can be deactivated. Replacements for lost or stolen card(s) can be requested and are issued for \$10 per two cards and this charge will be deducted from the employee's Health Care FSA (or Limited Purpose FSA).

Do I need a new debit card each year?

No. The card is good for three years from the date of issue. It can be used for subsequent plan year pre-tax accounts. If you are planning on signing up again for a Health Care FSA (and/or Limited Purpose FSA, if applicable), retain your card for future use since new cards are not issued each plan year.

Where can the debit card be used?

It can be used for eligible expenses incurred at health care providers including medical or dental offices, hospitals and medical laboratories. It should only be used for expenses that are eligible under IRS or plan guidelines.

The card may also be used at participating retail stores or pharmacies.

Over-the-counter drugs and medicines may be purchased with the debit card if a prescription is presented to the pharmacist, the medicine is obtained from the pharmacist and you keep the itemized receipt and prescription. The pharmacist must assign a prescription number and retain the record of the transaction. Insulin as well as any non-medicine and non-drug OTC items such as bandages, blood sugar test kits, blood pressure monitors, contact lens solution and first aid kit supplies can still be purchased with the debit card without a prescription.

Note that the Limited Purpose Account can only be used for dental and vision expenses that are not processed by your medical insurance carrier. There are times when a vision provider that is part of a larger facility or retailer (such as an optical shop that is inside a medical clinic or a Target) may not have a VISA box that is coded as vision so those expenses may decline as 'ineligible.' If a transaction does decline for this reason, you can submit a claim form with supporting documentation to Eide Bailly Employee Benefits (either submit an online claim or fax or mail the claim) and we will reimburse you from the Limited Purpose Account.

What should I do if the card can't be used at the provider's office or retailer?

There may be providers or retailers who do not accept VISA or the type of store is not authorized to do so. In this case, you must seek reimbursement for the expense through the manual claims process.

Will the pre-tax accounts now be completely "paperless"?

Unfortunately not. For the Health Care FSA, it is possible that up to 80% of claims will process automatically at the point of sale. However, because of IRS requirements, some expenses will still require manual substantiation (e.g. a co-payment for a spouse's plan).

What is auto-substantiation?

Auto substantiation is the process by which certain expenses can be adjudicated (verified) electronically without the account holder providing documentation.

What types of expenses can I expect to auto-substantiate?

Based upon your insurance plans and IRS allowances, there are several ways that auto-substantiation may be utilized for each group. Generally most retailers that are able to accept the debit card have a system in place that will auto-substantiate purchases made. Some pharmacies however may accept the card yet require additional documentation.

Note that you will usually always need to substantiate vision transactions.

Should I still save my receipts and itemized documentation?

You should always save receipts or itemized documents for expenses that have been paid or reimbursed from the Health Care and/or Limited Purpose FSA's. It is possible that you could be audited by the IRS and would need the documents during the audit.

Can my spouse or dependent use the card?

Yes, the person using the card should sign their name on the back of the card before using it. If you need additional cards, call Eide Bailly Customer Service for assistance or go online to order additional cards. The cost of \$10 per two cards will be deducted directly from your pre-tax account.

How will I know if I have sufficient funds to cover the expense?

You should make sure that you have sufficient funds in your account before using the debit card for payment. If you do not, the provider or retailer will receive an "Insufficient Funds" notification when processing the transaction.

You can verify your balance by registering and logging into the consumer portal at www.eidebaillybenefits.com. You can also check your available balance online or by calling Eide Bailly Employee Benefits Customer Service at 612.253.6622 (toll free 800.300.1672).

Where can I go to view the details of my debit card transactions?

You can view account activity, payment dates and any claims transactions by logging into the Eide Bailly website at www.eidebaillybenefits.com.

Can I use the debit card for an expense that is greater than my remaining funds?

Yes, you can. The retailer may run any amount up to the available balance on the debit card, and then you would provide another form of payment for the remainder.

Whom should I call if I have questions regarding the debit card?

If you have questions regarding the debit card or your pre-tax accounts, you should contact Eide Bailly Employee Benefits Customer Service at 612.253.6633 (toll free 800.300.1672) or email benefits@eidebailly.com.

What should I do if I accidentally charge an ineligible expense on the debit card?

Please contact Eide Bailly Employee Benefits Customer Service at 612.253.6633 (toll free 800.300.1672) or email us at benefits@eidebailly.com.

How will I know if I need to submit documentation to verify an expense?

There may be times when despite utilization of all methods to automatically substantiate your transaction, Eide Bailly Employee Benefits will require you to submit itemized receipts or documentation in order to comply with IRS guidelines to substantiate the claim. If so, you will be sent a letter detailing the transaction that requires the additional document(s). If we have your email address on file, you may also log into your account to check the status of your debit card activity. You will see an "alert" on your homepage if documentation on pending claims is missing. Click on the link to upload a .pdf of your receipt. No mail or fax

required when using this option! Note that many transactions 'pend' for 60 days so that they can be potentially matched or verified; unless you have received a letter from us, you don't necessarily need to send in documentation but can do so without receiving the letter as long as you indicate that the documentation is for a debit card transaction and include your name, merchant name and dollar amount.

What happens if I fail to submit the requested document(s)?

If you fail to submit the documentation when requested, your debit card must be suspended from further use according to IRS guidelines. In addition, the expense will be considered ineligible and repayment will be required.

If my card is suspended, can it be reinstated?

If your card has been suspended due to outstanding substantiation or repayment requests, it can be reinstated by sending in the appropriate documentation, sending in documentation for an expense that you didn't use the card for in order to 'offset' the transaction or by repaying the expense.

Can I use the debit card for previous year expenses?

You should not use the debit card to pay for expenses whose date of service is from a previous plan year, regardless of the billing date by the provider. If you do so in error, please contact Eide Bailly Employee Benefits Customer Service at 612.253.6633 or (toll free 800.300.1672) or email benefits@eidebailly.com for assistance.

How can I learn more about the debit card?

Please contact Eide Bailly Employee Benefits Customer Service at 612.253.6633 (toll free 800.300.1672) or email benefits@eidebailly.com.

www.eidebaillybenefits.com

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