

## Exciting News!

# Dartmouth College Introduces *Flex Debit Card* for Medical Flexible Spending Accounts



As an added convenience, beginning in 2008 Dartmouth College will offer the ability to pay for eligible Medical Flexible Spending Account (FSA) expenses with a Flex Debit Card.

***The card is easy to use*** - Simply present your Flex Debit Card at qualifying providers/merchants that accept debit cards (doctor's offices, drug stores, etc.). If your charges meet the eligibility requirements and the necessary funds are available in your FSA account, the provider receives direct payment. You won't have to wait for reimbursement.

***Automatic Approval for Some Expenses*** - The Flex Debit Card *does not* always alleviate the need to substantiate your purchases. Many transactions may be automatically substantiated (and therefore will not require you to submit paperwork) by using the debit card without any further action on your part. Some examples of automatically substantiated expenses are:

- ✓ **Recurring expenses** - after you have used your Flex Debit Card to pay for the first expense, submit a substantiation form with your receipt. If your first expense is eligible, Crosby will automatically approve future debit card transactions for this expense type and amount.
- ✓ **Co-pays** - Expenses for office visits, prescription and emergency room co-pay transactions which match your co-payment amounts for the group health plan provided by your employer may be automatically approved.
- ✓ **Prescriptions** - Crosby will receive information from your pharmacy benefit manager to substantiate prescription purchases at the pharmacy. Debit card transactions that match the pharmacy information received may be automatically approved.
- ✓ **Purchases at retail stores** – Purchases of eligible items at some retail providers (including Walgreens, Longs, drugstore.com and visiondirect.com) may be automatically approved. This includes eligible over-the-counter items. You may no longer have to submit paper substantiation for these purchases if your total transaction amount and the total FSA eligible amount (including tax) match exactly.

***Some Substantiation Required*** - For expenses that cannot be automatically adjudicated and approved as stated, you will be notified (by email or mail) and required to submit a Reimbursement Request/Substantiation form to Crosby with supporting receipts.

Knowing unauthorized use of your card is prohibited by your employer. In addition, you will be required to reimburse Dartmouth College for any ineligible or unsubstantiated expenses that are paid for with the Flex Debit Card.

**Whether you are required to submit substantiation or not, you should retain receipts for all purchases.**

***Traditional Reimbursement Still Available*** - If you prefer to continue submitting your expenses for reimbursement rather than using the debit card, that option is still available to you. Simply follow the same reimbursement procedure you have in the past.

***Have Questions?*** - More information about how to use the Flex Debit Card will be mailed to you if you choose to enroll in a Medical FSA. If you have general questions or comments about the Flex Debit Card, please contact Crosby Benefit Systems at (800) 462-2235 or [servicecenter@crosbybenefits.com](mailto:servicecenter@crosbybenefits.com).