

## The Flex Debit Card Frequently Asked Questions (FAQ)

**1. How does the Flex Debit Card work?**

You simply present the debit card to a qualifying provider or merchant. Assuming the charges meet basic eligibility requirements and the necessary funds are available, the provider receives direct payment.



**2. Do I need to submit proof (substantiation) that my purchase was for an eligible expense?**

Yes, in some cases. However, in many instances card transactions will be automatically adjudicated. If you need to submit substantiation, you will receive a request within a few days of using your card. By mailing or faxing your substantiation form and receipts, we can verify that your expenses meet IRS guidelines for Flexible Spending Account (FSA) reimbursements.

**3. After using my Debit Card, where should I send the substantiation for my expense?**

Substantiations may be mailed or faxed. Mail your claim substantiation form and supporting receipts to: Crosby Benefit Systems, PO Box 929125, Needham, MA 02492-9125. Or, fax it to Crosby Benefit Systems at 617-928-0001.

**4. What if I forget to mail or fax a substantiation form to Crosby for my expense?**

You will receive a reminder notification regarding the outstanding transaction through email or mail. Failure to submit supporting documentation within 30 days of the transaction will result in temporary card deactivation. In addition, you will be responsible for unsubstantiated or ineligible purchases. If your card is temporarily deactivated you may still submit claims manually for reimbursement.

**5. What if I have an unsubstantiated or ineligible purchase?**

If you are unable to substantiate a Flex Debit Card transaction because you have lost your receipt or purchased an ineligible item, you may refund your account by submitting payment along with a completed Refund Form, available online at [www.mycrosbybenefits.com](http://www.mycrosbybenefits.com).

**6. Do I need to keep copies of all my receipts?**

Yes. The IRS requires that you save all receipts for Flex Debit Card transactions regardless of whether or not the transaction is automatically adjudicated.

**7. What is the benefit of using this card if I still have to provide proof that I used the card for an eligible expense?**

The Flex Debit Card eliminates the need for you to pay the provider at the time of service or purchase and then wait for reimbursement when you file your claim with Crosby Benefit Systems.

**8. What happens if my Medical FSA account contributions are less than the amount of the expense?**

The card allows access to your annual election total regardless of what you have contributed to the account up to that date. If the remaining balance in your Medical FSA account is less than your expense, the transaction will not be approved at the time of purchase. However, you may ask the merchant to submit a transaction amount equal to your available account balance and pay the cost difference out of your pocket. You can check your available FSA account balance online anytime at [www.mycrosbybenefits.com](http://www.mycrosbybenefits.com) or by calling Crosby Benefit Systems during regular business hours.

**The Flex Debit Card Frequently Asked Questions (FAQ)  
(Continued)**

**9. What happens to my debit card account at the end of the plan year?**

The Flex Debit Card can only be used for medical expenses incurred during the current plan year or grace period, if applicable. Any Point of Service (POS) transactions after that time will draw from your current account and not from the account of a prior plan year. In order to be reimbursed for an expense after the end of the plan year, or grace period if applicable, follow the reimbursement process prior to the end of the run out period.

**10. What if my card gets stolen and someone tries to buy products or services with my card?**

Contact Crosby Benefit Systems immediately if you believe that your card is lost, stolen, or if you do not recognize a debit card transaction as one that you have authorized.

**11. What if my provider doesn't take debit cards?**

You will need to pay for services or purchases using an accepted payment method and then submit your claim to Crosby Benefit Systems for reimbursement.

**12. Do I need a PIN number to use the card?**

No. The card is a signature-based card.

**13. Why has my card been declined at the Point of Sale?**

Your card may be declined for the following reasons: card suspension from unsubstantiated claims, invalid merchant, invalid purchase, or insufficient account balance.

**14. What happens to my card if I leave the company?**

Your Flex Debit Card will be automatically deactivated once your employment terminates.

**15. Am I issued a new card every year I participate?**

No. As long as you do not have a break in participation, you can continue to use your current debit card up to the expiration date that is printed on the card. If you are an active participant at the time the card expires, a new card will be mailed to you.

**16. What if I don't want to use this new debit card?**

You have the option of using the card or submitting eligible expenses to Crosby Benefit Systems for reimbursement. If you do not wish to take advantage of this convenience, please return your card to your Human Resource Department.