

# HEALTH CARE SPENDING ACCOUNT

## The Easy Way to Save!

It's simple . . . no forms . . . no checks . . . no cash . . . no hassle. Using the My Care Card is the quick and convenient way to save money by paying for qualified health care expenses with pre-tax dollars.



### Getting Started

You've already taken the first step toward savings by enrolling in the Health Care Spending Account benefit offered by your employer, which allows you to pay for eligible health care expenses with **pre-tax dollars**. You'll soon receive two copies of your personalized My Care Card (along with activation instructions). Once you **activate** your My Care Card, a balance will be put on the card equal to your current Health Care Spending Account balance.

### How It Works

When you incur an eligible health care expense at a health-related business that accepts Visa® (e.g. a pharmacy or doctor's office), you simply use your My Care Card to pay just as you would a credit card\*. (If asked, choose "Credit" instead of "Debit.") The amount of your purchase will be automatically deducted from your Health Care Spending Account, eliminating the need to pay for the expense out-of-pocket at the time of purchase.

\* **Important note:** The My Care Card cannot be used at non-health-related Visa locations such as restaurants, gas stations and bookstores. Also, purchases of over-the-counter (OTC) products that are considered to be "drugs and medicines" may not be made with your My Care Card. You must pay for these items using another form of payment at the point-of-service, and you must submit a manual claim with appropriate substantiation to receive reimbursement.

#### Important:

1. Use the card only to purchase items that are **QUALIFYING** expenses (other than OTC drugs and medicines). Examples of qualifying expenses are co-pays at pharmacies, doctors' offices and dentists' offices, prescription drugs, eyeglasses, contact lenses and lab tests.
2. Save your itemized receipts whenever you use your card because you may receive a request to verify the eligibility of the expense and to comply with IRS rules. If you do not respond to a request for substantiation or if the substantiation that you provide is insufficient or for a non-qualifying expense, you will have to reimburse your account. If you fail to do so, you could jeopardize the tax-exempt status of your account and lose access to your card. Using the My Care Card does not eliminate the need to substantiate claims.
3. Hold on to your cards even after your balance goes down to \$0 or if you decide not to participate during a particular year. If you do decide to participate in the program, your My Care Card will automatically be loaded with your new annual election amount at the beginning of each plan year. There is a fee to replace your card if you throw it away.

### My Care Card Benefits

- **Wallet Friendly** - You don't have to use cash at the time of a purchase.
- **Fast** - Simply swipe your card and sign the receipt. That's all it takes. If you would like to add an optional Personal Identification Number (PIN), please call the number on the back of your card. You can then use your card as you would a debit card by selecting the "Debit" payment option and entering the PIN.
- **Convenient** - You don't have to complete a claim form to be reimbursed, and you only need to provide substantiation for claims when requested to do so.
- **Automatic** - You don't have to pay for an expense out of your pocket and then wait for reimbursement. The funds are immediately transferred from your Health Care Spending Account for payment at the time you incur the expense.
- **Simple to Track** - You can access your balance at [mybenefits.benefitconcepts.com](http://mybenefits.benefitconcepts.com) or by calling the number on the back of your cards.

**Questions?** Visit [mybenefits.benefitconcepts.com](http://mybenefits.benefitconcepts.com) or call Benefit Concepts at the number listed on the back of your My Care Cards.

It's as easy as 1-2-3 . . .

Sign up for your company's Health Care Spending Account benefit



Receive your My Care Cards and activate them at [mybenefits.benefitconcepts.com](http://mybenefits.benefitconcepts.com)



Use your My Care Cards to pay for eligible health care expenses (other than OTC drugs and medicines) with pre-tax dollars!

### SWIPE AND SAVE

Your My Care Card helps you save money—and time—by making it easy for you to use your Health Care Spending Account to pay for qualified health care expenses with **pre-tax dollars**. Here are *just a few* of the many eligible expenses:

- Covered prescription copays
- Doctor and emergency room copays
- Uncovered fees from dentists or other providers
- Health plan deductibles
- Coinsurance
- Eyeglasses
- Orthodontics
- Lasik surgery



There are *many more* eligible expenses. Please **review your plan documents** to be sure you are taking full advantage of your Health Care Spending Account.