FLEXIBLE SPENDING ACCOUNT DEBIT CARD

FREQUENTLY ASKED QUESTIONS

**Q: How does the Flex Debit Card work?**

A: 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.

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

A: In some cases, yes. However, there are instances for which transactions will be automatically adjudicated. If you need to submit substantiation, you will receive a Receipt Request notification via e-mail within a few days of using your card, asking for a receipt that shows the date of service, service provided and the amount of purchase. You can submit these along with your Receipt Request notification to verify that your expenses meet IRS guidelines for Flexible Spending Account (FSA) reimbursements.

**Q: After using my Flex Debit Card, where should I send the substantiation for the expense(s)?**

A: You can fax or mail them to Clarity Benefit Solutions or scan and upload them online or in the app. All the information is on the Receipt Request notification you received through your e-mail.

**Q: What if I forgot to provide the substantiation information for my expense?**

A: You will receive a reminder notification regarding the outstanding transaction through e-mail. Failure to submit supporting documentation within 90 days of the transaction may result in temporary card deactivation. In addition, you will be responsible for unsubstantiated or ineligible purchases.

**Q: Do I need to keep copies of all my receipts?**

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

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

A: The Flex Debit Card eliminates the need for you to pay the provider out-of-pocket at the time of service or purchase, and then wait for reimbursement when you file your claim.

**Q: What happens if my Health Care FSA account contributions are less than the amount of the expense?**

A: The card allows access to your annual election regardless of what you have contributed to the account. If the remaining balance in your medical FSA is less than your expenses, 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 by registering at [Clarity Benefit Solutions Account Portal](https://www.login.claritybenefitsolutions.com/moas/idplogin).

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

A: Contact either Lansing Community College Human Resources Department at (517) 483-1870, General Agency Company at (989) 773-6981 or Clarity Benefit Solutions at (888) 423-6359 immediately if you believe that your card is lost or stolen or if you do not recognize a debit card transaction as one that you have authorized.

**Q: What if my provider doesn’t take credit cards?**

A: You will need to pay for services or purchases using an accepted payment method and then submit your manual claim to Clarity Benefit Solutions. You will need to complete a Request for Reimbursement Form and include the proper documentation. The Request for Reimbursement Form can be found on the Lansing Community College [Flexible Spending Account (FSA) webpage](https://www.lcc.edu/hr/benefits/healthcare/flexible-spending-account.html).

Forms are also available by contacting LCC’s Human Resources Department at (517) 483-1870, The General Agency at (989) 773-6981 or Clarity Benefit Solutions at (888) 423-6359.

**Q: When will I receive reimbursement for submitted receipts?**

A. Clarity Benefit Solutions sends the reimbursement information to the employee’s financial institution every Tuesday, but it may take the financial institution 2-3 days to process the reimbursement to the employee’s account.

**Q: Why has my card been declined at the Point of Sale?**

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

**Q: What happens to my card if I leave the company?**

A: Your Flex Debit card will be automatically deactivated once your employment is terminated.

**Q: Is there a charge if I request a replacement Flex Debit Card?**

A. No.

Q. **Where can I find a list of eligible expenses?**

A. A complete list of eligible expenses can be found in [IRS Publication 502](https://www.irs.gov/publications/p502).