



Health Care Account Debit Cards

- ▶ **Fast**
- ▶ **Convenient**
- ▶ **Avoid out-of-pocket expense**

The Health Care Account Debit Card is an additional convenience offered by your employer for use with your ADP Health Care Flexible Spending Account (FSA). The Card is a convenient and easy-to-use tool that allows you immediate access to your FSA funds ... simply swipe your card at the provider's payment terminal. Just like your bank account debit card, the Health Care Account Debit Card will automatically debit your FSA account for eligible expenses. By using the Card to purchase your eligible healthcare items and services, you avoid paying for an expense with money out of your pocket. And, you can virtually eliminate the need to file paper claims for your eligible healthcare expenses just by using the Card.

Save Your Receipts

Because no taxes are taken on the funds in your Health Care FSA, the Internal Revenue Service requires that you retain all of your itemized receipts for purchases made with the Card. It may be necessary for you to submit a receipt to prove the eligibility of a purchase you have already made. ADP will notify you if a receipt is needed for a particular purchase. So, please make a habit of saving all of your itemized purchase receipts.

Using The FSA Card

The Health Care Account Debit Card may be used to purchase the same eligible items and services for which you can submit paper-based claims for reimbursement. The Card is accepted at medical and dental offices, hospitals, healthcare clinics, pharmacies and online pharmacies. In addition, many large retailers who sell eligible healthcare items have received IRS approval to accept the card. An extensive list of retail merchants who accept the Card, as well as a list of eligible expenses, is available on the FSA website.

You Will Receive a Card Automatically

If your employer offers the Card as part of your Health Care FSA plan, you will automatically receive a Card in the mail shortly after your enrollment in the plan. However, you always have the choice of using the Card or filing paper-based claims ... whichever you prefer. Likewise, if a provider or merchant selling eligible items or services does not accept the Card, you can still pay for the eligible expense out-of-pocket and submit a paper claim for reimbursement.

Visit the FSA website at www.flexdirect.adp.com to learn more about the Health Care FSA.



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