



# NetBenefits AccessCard®

## Frequently Asked Questions



### 1. What is the NetBenefits AccessCard®?

The NetBenefits AccessCard® is a special-purpose Visa® card that provides an easy, automatic way to pay for qualified medical expenses. The card provides electronic access to the amounts set aside in your respective benefit accounts such as a Health savings account (HSA), Health care flexible spending account (HCFSA), Limited purpose flexible spending account (LPFSA), and Health reimbursement arrangements (HRA/RHRA). Please note that if you have a Limited purpose FSA it can only be used for vision and dental expenses at eye doctor and dentist offices or merchants that sell eyeglasses. You won't be able to use your card for over-the-counter vision and dental expenses. You can use another form of payment and submit the receipt for reimbursement of qualified over-the-counter items.

### 2. How does the NetBenefits AccessCard® work?

The value of your available HSA/FSA/HRA balance(s) is stored on the NetBenefits AccessCard®. You can use your card to pay for qualified medical expenses at eligible merchants and service providers that accept Visa debit cards for payment. The eligible amount of the purchase will be deducted – automatically – from the appropriate account based on the type of merchant, expense type and available balance in the account. If you have multiple account balances stored on your NetBenefits AccessCard®, a predetermined hierarchy based on the type of merchant is used to apply the different expense types to the appropriate account.

### 3. Where may I use the NetBenefits AccessCard®?

Internal Revenue Service (IRS) rules allow you to use your NetBenefits AccessCard® in participating pharmacies, mail-order pharmacies, discount stores, and supermarkets that can identify HSA/FSA/HRA-eligible items at checkout and accept Visa debit cards. Eligible expenses are deducted from the appropriate account balance(s) at the point of sale.

FSA/HRA transactions made in these locations are fully substantiated, and in most cases, no paper follow-up is needed. Some FSA/HRA plan designs may also allow you to use your card in pharmacies that have certified that 90% of the merchandise they sell is HSA/FSA/HRA-eligible. However, since these pharmacies cannot identify the eligible items at the point of sale, another form of substantiation or paper follow-up will be required for an FSA/HRA. In these instances, you will receive a letter or notification from Fidelity Reimbursement and Flexible Spending Accounts Services if there is a need to submit a receipt.

You may also use your card to pay a hospital, doctor, dentist or vision provider that accepts Visa debit cards. For FSA/HRA, auto-substantiation technology is used to attempt to electronically verify the transaction's eligibility according to IRS rules. If the transaction cannot be auto-substantiated, paper follow-up will be required. In these instances, you will receive a letter or notification from Fidelity Reimbursement and Flexible Spending Accounts Services if there is a need to submit a receipt. Important: If you do not submit a receipt in a timely manner, we may restrict the use of your FSA/HRA balance(s) on your NetBenefits AccessCard® until your previous usage can be substantiated.

### 4. How does the NetBenefits AccessCard® work in participating pharmacies, discount stores, department stores and supermarkets?

- Present the card for payment of prescriptions and eligible over-the-counter purchases and request that the transaction be processed as a credit card.
- If the card transaction is approved (e.g., there are sufficient funds in the account and at least some of the products are HSA/FSA/HRA-eligible), the amount of the FSA/HRA-eligible purchases is deducted from the applicable account balance(s) and no receipt follow-up is required. The clerk will then ask for another form of payment for the non-HSA/FSA/HRA-eligible items.

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- If the card transaction is declined, the clerk will ask for another form of payment for the total amount of the purchase.
- Keep your receipts identifying the HSA/FSA/HRA-eligible items you purchased. The receipt may also show a subtotal of the HSA/FSA/HRA-eligible purchases.
- In most cases, you will not receive requests for receipts for FSA/HRA-eligible purchases made in pharmacies, discount stores, department stores or supermarkets that have a point of sale system that can identify HSA/FSA/HRA-eligible items at checkout.
- Always keep receipts in the event the IRS requests documentation.

### 5. Are there places the NetBenefits AccessCard® won't be accepted?

Yes. The card will not be accepted at merchants that do not offer eligible goods and services, such as hardware stores, restaurants, bookstores, gas stations and home improvement stores. Even if the item you are purchasing is allowable under IRS rules, the card may be declined because the merchant is not eligible. For FSA/HRA, please submit any receipts for items that meet the IRS requirements purchased at a non-approved merchant for manual reimbursement.

Cards will not be accepted at pharmacies, mail-order pharmacies, discount stores, department stores and supermarkets where the point of sale system cannot identify HSA/FSA/HRA-eligible items at checkout. You cannot use your NetBenefits AccessCard® to get cash at an ATM.



### 6. If asked, should I select “Debit” or “Credit”?

While you may have selected a personal identification number (PIN) for your card, we recommend you select the “Credit” option at the terminal to increase the likelihood your transaction will be approved. If you are prompted to enter a PIN, ask the cashier if they can assist you in bypassing the PIN entry screen.

You cannot use your NetBenefits AccessCard® to get cash at an ATM.

### 7. How does the NetBenefits AccessCard® change how you are reimbursed for expenses?

With the NetBenefits AccessCard®, you can pay for qualified medical expenses with your available benefit accounts. Simply use your card to pay for your qualified medical expenses and funds are automatically deducted from your respective benefit account(s) for payment. The card eliminates most out-of-pocket cash payments and paperwork, as well as the need to wait for reimbursements.

### 8. Why do I need to save all my itemized receipts?



You may be asked to submit receipts to verify that your expenses comply with IRS guidelines. Each receipt must show: the merchant or provider name, the service received or the item purchased, the date, and the amount of the purchase. The IRS requires that every FSA/HRA card transaction be substantiated. This can occur through automated processing as outlined by the IRS (e.g., copay matching, etc.). If the automated processing is unable to substantiate an FSA/HRA transaction, the IRS requires that itemized receipts be submitted in order to validate expense eligibility.

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## 9. Can I get an additional NetBenefits AccessCard®?



The account owner will receive one NetBenefits AccessCard® that will contain all eligible benefit accounts. To request additional cards for your spouse or eligible dependents, you must complete an additional card request online. Log on to [NetBenefits](#) and either

- Click on Request Additional Cards at the bottom of the Reimbursement Accounts Summary, or
- Log on to [FidelityDebitCard](#) if you have an HSA.

## 10. Will I receive a new NetBenefits AccessCard® each year?



No. Your card is good through the expiration date shown on the front of the plastic. If you have at least one eligible account balance available on your card, you will receive a new card during the month your existing card expires.

## 11. What if my NetBenefits AccessCard® is lost or stolen?

Contact the NetBenefits AccessCard® Debit Card Services team at 833-811-7432 as soon as you realize your card is missing, so your current card can be turned off and a replacement card issued.

## 12. How do I activate my card?



Call the toll-free number on the activation sticker on the front of the card to activate it. You cannot use your NetBenefits AccessCard® until it has been activated.

## 13. What dollar amount is available on the NetBenefits AccessCard® when it is activated?



Your NetBenefits AccessCard® will only contain a balance if you have funds currently available to spend.

### For HSA:

Funds will not be available on the card until there is an available core position/balance in your account (such as cash). If NetBenefits shows an HSA core position/balance, the funds are available on the card.



### For FSA:

Your full annual election amount will be available on the card on the first day of the plan year.

### For HRA:

Check your plan documents to determine when your HRA funds will be available.



**Before you use your card, log on to [NetBenefits](#) and check your available account balance(s).**

## 14. May I use the NetBenefits AccessCard® if I receive a statement with a Patient Due Balance for a medical service?

For medical services provided during the current plan year for you or an eligible dependent, you can use your card for the balance due if the provider accepts Visa debit cards. Follow the directions on the statement, either by calling and providing your card information over the phone, or by writing the card number on the statement and sending it back to the provider.

## 15. Sometimes you may be asked for the CVV when paying the balance due or when placing an order by phone or on-line. What is this and where is it found?

CVV stands for “Card Verification Value.” It is a three-digit number that can be found on the back of the card to the right of the signature panel.

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### 16. How do I know how much is in my accounts?

To view your current HSA/FSA/HRA balances and account activity log on to [NetBenefits](#). Always check your account balances before making a purchase with your NetBenefits AccessCard®.

### 17. What if I have an expense that is more than the amount left in my account(s)?

When incurring an expense that is greater than the amount remaining in your account(s), you may be able to split the cost at the register. (Check with the merchant.) For example, tell the clerk to use your NetBenefits AccessCard® for the exact amount left in your account(s), and then pay the remaining balance separately with another form of payment. If the merchant is not able to split the cost at the register, a transaction greater than the available balance in your account will be declined and you will have to pay by other means.

### 18. What are some reasons that the NetBenefits AccessCard® might not work at the point of sale?

The most common reasons why a card may be declined at the point of sale are:

- The card has not been activated.
- There are insufficient funds in the HSA/FSA/HRA to cover the expense at the time the card is used.
- You used a PIN instead of using the card like a credit card at a merchant that doesn't support health care PIN transactions.
- Non-eligible expenses have been included at the point of sale. (Retry the transaction with the eligible expense only.)
- The pharmacy, discount store or supermarket cannot identify HSA/FSA/HRA-eligible items at checkout according to IRS rules.
- The merchant is encountering system processing problems.

### 19. Whom do I call if I have questions about my NetBenefits AccessCard®?

Contact the NetBenefits AccessCard® Debit Card Services team at 833-811-7432.

### 20. Can I use the NetBenefits AccessCard® to access last year's money left in an FSA this year?

The HCFSAs and LPFSAs have a carryover provision with American which allows you to roll over a specified amount of remaining funds into the next plan year, up to the maximum IRS limits. For 2023 into 2024, that amount is \$610.

### 21. How will I know to submit receipts for FSA/HRA purchases to verify a charge?

You will receive a letter or notification from Fidelity Reimbursement Account Services if there is a need to submit a receipt. All receipts should be saved per the IRS rules.

### 22. What if I fail to submit FSA/HRA receipts to verify a charge?

If receipts are not submitted as requested to verify an FSA/HRA charge made with the NetBenefits AccessCard®, then the FSA/HRA balance on the card may be suspended until receipts are received and you may be required to repay the amount charged.

NETBENEFITS ACCESSCARD® FREQUENTLY ASKED QUESTIONS





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