

# Delran Township Board of Education

## Information Regarding Your Flexible Spending Account MasterCard Debit Card

For 2012, Delran Township Board of Education will offer all Health Care Flexible Spending Account participants the convenience of the Flexible Spending Account MasterCard Debit Card.

The FSA MasterCard Debit Card can be used at most retailers, grocery stores, doctor's offices, and pharmacies. It can be used for eligible medical expenses including doctor's office, prescription co-pays and *limited* over the counter items. **As of January 1, 2011, over the counter (OTC) medicines and drugs will not be FSA eligible without a physician's prescription.** If you desire to use your debit card at the point of purchase for over the counter items requiring a prescription, you may present your physician's prescription to the pharmacist and swipe the debit card. You may also submit manual claims for these expenses if a physician's prescription is obtained and submitted along with proof of purchase (e.g. store receipt) for that specific OTC medicine. Other OTC items that are not considered medicinal, such as bandages and contact solution will continue to be eligible under FSA and may be purchased using the Debit Card.

Although the MasterCard Debit Card does provide added convenience to having a Flexible Spending Account, it is not accepted everywhere. Small pharmacies or retailers may not accept the card. You also cannot use the debit card to purchase items such as over-the-counter cold medicines and aspirin since these items require a doctor's note for reimbursement. For these instances, we have enclosed a Reimbursement Request Form. The Reimbursement Request Form should be completed and faxed or mailed to the address on the form along with any supporting documentation (store receipts, doctor's note, etc.). Upon receiving your reimbursement request and the supporting documentation, Benefit *Express* will process your claim and send you your reimbursement by check or direct deposit.

We have also included instructions for accessing your account online. Online you can check your account balances and the status of your claims. You can also view debit card activity online.

You should receive your MasterCard Debit Card within two weeks of your FSA enrollment. It will be mailed separately by the card provider in a plain white envelope with a Benefit *Express* return address.

As always, Benefit *Express* can be contacted at 877-837-5017 or emailed at [help@mybenefitexpress.com](mailto:help@mybenefitexpress.com) with any questions you may have regarding your Flexible Spending Account.

