To make using your accounts even easier, your employer has provided you with a benefit debit card. This debit card is tied to your elected benefit account(s) and allows you to access your funds at the time of service – saving you from paying at the time of service and submitting the claim for reimbursement! Simply swipe your card and the amount of your eligible expense will be automatically deducted from your account. If necessary, you will be asked for additional documentation, but you will still be able to avoid additional money out of your pocket. The IRS has a number of rules related to the use of benefit debit cards. We have addressed these and other commonly asked questions below. Should you have other questions related to your debit card, please contact Kushner & Company.

Debit Card Frequently Asked Questions

- **How many cards do I receive?** You will receive a card for yourself and your spouse (if applicable). They will arrive in a plain envelope, so please be careful not to throw them away! You can activate your cards through the Debit Card Management page through your participant portal.

- **How does my benefit debit card help me?** Your benefit debit card allows you to access your flexible benefit funds immediately to pay your provider. It is convenient and reduces the wait time in order to access your money. It does not mean that you never have to keep or submit documents related to your medical expenses that are submitted through the debit card.

- **What is my PIN?** No PIN is required however a PIN number has been assigned to your card and can be viewed through Debit Card Management on your participant portal. If you do not access your PIN you can utilize your card as a signature debit card. When asked at a merchant whether the card is a debit or credit card, you should select credit if you do not have a PIN setup. This will allow you to sign for your purchase, and the expense is automatically deducted from your balance.

- **Where can I use my Debit Card?** Your Debit Card will be accepted by most doctors, dentists, vision centers, hospitals, and pharmacies. Merchant Category Codes (MCCs) determine whether a merchant is able to accept benefit debit cards. If your debit card is tied to an HRA, the eligible expenses and available merchants may be limited to the HRA plan design. Service providers need to go through an enrollment process to be able to accept benefit debit cards, but most have at this point.

- **Do I still need my receipts?** The IRS allows for certain expenses to be processed without additional verification (i.e. a receipt). These include office visit copays under your employer’s health plan and prescription drug expenses. For all other expenses that require additional documentation, you will receive a letter from Kushner & Company requesting a receipt showing 1) the date of service, 2) the amount, 3) the service provider’s name, and 4) what the service was for. A copy of the debit card receipt will not meet the IRS requirements. A full receipt from the service provider will be required (an Explanation of Benefits – EOB – may be required for HRA plans. See your plan for details.). **We encourage everyone to keep all of their Debit Card receipts just in case one is requested by Kushner & Company or the IRS in the future.**

- **What if I can’t find my receipt?** If you can’t find your receipt, or the Debit Card expense was determined to be ineligible, you will be required to repay your account for that amount. This can be done by attaching a check made payable to your employer and mailed with a copy of your receipt request letter to Kushner & Company. If you can’t provide a receipt, and you do not repay the amount, your card privileges may be suspended until the expense is taken care of. When you pay back an expense, those funds are added back to your available balance for you to use for other eligible expenses later in the year.

- **Why is my card suspended?** Your debit card may be suspended after the third request for your receipt for a given expense. Once the receipt is received and processed, or once you have paid back the expense amount, your card will be reactivated. It is important to remember that the primary advantage of the debit card is to allow you to use your account without money out of your pocket – not necessarily that no documentation is required.
Debit Card Frequently Asked Questions-Continued

- **Why do some benefit debit card claims get approved automatically while others require I submit documentation to Kushner & Company?** This is a complicated question and the answer depends on numerous variables including if the card was actually “swiped” through a machine or manually entered into a payment system. It also depends on the merchant category code of the service provider, their setup via the card swipe machine, and if they use an IIAS (Inventory Approval System approved by SIGIS). IIAS is an inventory system developed for merchants that helps them follow IRS requirements and allows them to accept benefit debit cards. All of these factors vary greatly, especially among providers.

- **When “generally” will I have to provide receipts?**
  1. If you swipe or provide your card for payment for a dental or vision expense.
  2. If you use your card to pay a provider, BUT the card is not actually “swiped” through their payment system.
  3. If you swipe your card for a medical expense and the amount is not a whole dollar amount AND the provider does not use the IIAS approved by SIGIS.

- **When “generally” will my card auto-approve my claim without having to submit documentation?**
  1. If the card is swiped at a medical service provider for a whole dollar amount.
  2. If the card is swiped at a merchant and/or medical service provider that has the IIAS SIGIS approval system.

- **How do I know if I need to submit documentation to Kushner & Company?**
  1. If you have registered on the Kushner Participant Portal and provided an email address you will receive communications via the “Communications” tab. Once you select the “Communications” tab you will then select the drop down triangle next to “My Messages.” You will be notified that a communication exists for viewing via email.
  2. If you have not registered on the Kushner Participant Portal you will receive communication via regular USPS mail to the address we have on file. Please remember to keep your address and/or contact information up to date.