

Q&A: FSA Debit Card

Q. When will I receive my new MasterCard debit card?

A. Once your enrollment information has been submitted to Medcom, it takes 7-10 business days for you to receive your new debit card in the mail. The Medcom MasterCard debit card will be good for three (3) years.

Q. Will I receive additional cards for my spouse or dependent children?

A. Not automatically. If you would like additional cards, please visit our website at www.medcombenefits.com to obtain a Dependent Card Request Form. Complete the form and submit to Medcom as indicated on the form. There may be a charge for additional or replacement cards. This charge will be deducted from your account and is an eligible expense.

Q. What happens if my card is lost, stolen, or destroyed?

A. You may update your card to a lost/stolen status on the IVR or web portal and order a new one. A replacement card fee will not apply when using a self-service option.

Q. Where can I use my card?

A. The debit card can be used anywhere a MasterCard is accepted, if the vendor is coded as one of the established vendor codes that provide products or services that are medically related. For example: pharmacies, doctor offices, dentists, hospitals, vision retailers, hearing aid dispensers, etc. It may also be used at established vendors that provide services related to Dependent Day Care services.

Q. Can I use my card for "over-the-counter" (OTC) drugs and medicines?

A. Yes. Over-the-counter drugs and medicines are eligible under your FSA. Other OTC items that are not considered a "drug" or "medicine" are also covered. These items include, but are not limited to, bandages, contact lens supplies and solutions, denture adhesives, reading glasses, wheelchairs, walkers, canes, etc.

Q. What happens when my card expires?

A. Your card is valid through the end of the month in which it expires. A new card is automatically issued 30 days prior to the expiration date if you are enrolled in an active plan the day after your card expires.

Q. Where can I purchase eligible “over-the-counter” items?

A. Our partner, FSA Store, is a convenient source for Flexible Spending Account participants, as it is the only e-commerce site exclusively stocked with FSA eligible products. There is no guesswork about FSA reimbursement on the site because products are clearly marked showing which ones require a prescription, and which ones do not. In addition to thousands of products, the site has various resources (including an FSA Learning Center and FSA Calculator) to help you better understand and use your FSA. FSA Store features 24/7 customer service via live chat, phone, and email. To visit FSA Store, please go to www.medcombenefits.com or <https://medcom.wealthcareportal.com> and click on the banner.

Q. Where can I get my balance?

A. We offer multiple ways for you to obtain your account balance:

- By calling the automated voice response system at (800) 523-7542, option 1.
- By logging onto the web portal at <https://medcom.wealthcareportal.com>.
- By logging onto the mobile app, just search “Medcom” your app store!
- If you enable SMS text capabilities through the online portal, you can use texting options as well.

Q. If I do not re-enroll during Open Enrollment, will my elections and deductions roll over to the new year?

A. No. You are required to make a new election each Plan Year.

Q. I locked myself out. How do I reset my password?

A. If you lock yourself out of the web portal by failing to enter the correct password three (3) times, you must contact Medcom Customer Service at (800) 523-7542, option 1, to unlock your account. You can prevent your account from being locked by clicking the “Forgot your password?” link before the third failed attempt.

Q. How do I know you’ve received my email or fax?

A. Upon receipt of your email, you will get an auto-response from Medcom. If you receive this auto response, we’ve received your correspondence. If you send a fax with documentation, you may check your account online at <https://medcom.wealthcareportal.com> to monitor the transaction for which you sent correspondence. Claims and receipts are processed within 3 business days of receipt.

Q. How can I submit receipts that are requested?

A. You can load them through the Mobile App (just search "Medcom" in your app store!), the online portal at <https://medcom.wealthcareportal.com>, or fax to (877) 723-0149.

Q. For what amounts can I use my card?

A. On the effective date your card is valid for the full annual election you have made for Medical Expenses. As long as you are at an authorized provider, you have a positive balance, and you are not charging more than the balance your card will be accepted. For Dependent Care your card is only valid for the amounts that have been deposited from payroll deductions, less any previous reimbursements.

Q. Do I still have to provide receipts if I use my MasterCard debit card?

A. Yes, except in some cases when the charge is made for the exact amount of your medical plan copays at drug stores or doctor offices. You will receive a notification from Medcom referring to an amount, date and location of your purchase requesting that you submit the receipts. Your card may be deactivated if you do not respond to requests for receipts. These are time sensitive, so please send receipts when required. You should save ALL your receipts in the event Medcom requests a copy.

Q. What happens if I accidentally use my MasterCard debit card to pay for an ineligible expense?

A. You may either repay the expense or offset the expense with other eligible expenses that you paid for out-of-pocket. If you repay the expense, the funds will be applied back to your account for future eligible expenses. You will be notified by email or letter. If you offset the expense, you may not claim the expenses used for the offset for reimbursement.

Q. Can I change my elections during the year?

A. Elections can only be changed during the plan year if there is a qualifying life event, such as a birth, death, marriage, divorce, loss of a dependent, spouse job changes or the change in the amount of day care expenses. Your plan must allow these changes, please refer to your Summary Plan Description (SPD).