

# Health Care FSA Debit Card Tip Sheet

Your employer offers debit cards as part of its Health Care Flexible Spending Account (FSA) plan. Debit cards provide you convenient access to your pre-tax health care dollars. FSAs are governed by IRS rules so listed below are some helpful tips on how to best utilize your debit card.

- ✓ Use your debit card to pay for health care services performed within the FSA Plan Year.
- ✓ Do not pay for expenses with dates of services incurred before or after the FSA Plan Year.
- ✓ Remember, when you swipe the card, it draws from the current year's funds so do not pay for last year's expenses with your card.
- ✓ Save documentation of your expenses every time you use the card – this is an IRS requirement.
- ✓ If your insurance plan reprocesses a claim that you paid for with the debit card and later determines insurance will pay for the expense, you need to reimburse the FSA back for the amount of the expense.
- ✓ Pay for expenses with dates of service incurred during the Plan Year but only after the service is actually performed – do not prepay for services.
- ✓ Use your debit cards at hospitals, health clinics, dental offices, vision care offices, pharmacies and chiropractors.
- ✓ Do not use your debit cards at restaurants, clothing stores, gas stations, hardware stores, etc.
- ✓ Select "Credit" if asked to choose between "Credit or Debit".
- ✓ Keep track of your debit card balance by creating an online account at [DBSbenefits.com](http://DBSbenefits.com).

Contact DBS with questions on your debit card by calling 800-234-1229.