

Using Your FSA debit card

Enjoy easy in-store transactions

Quick and easy to use

Your flexible spending account (FSA) debit card offers you the convenience of making in-store transactions with just a swipe of your card. It is, however, important to understand the types of qualifying expenses that are covered under your FSA plan.

In general, your card can be used to purchase items related to your medical care or condition. Please refer to your FSA plan for details.

Examples of qualifying expenses

- Copays
- Doctor's fees
- Dental expenses
- Vision care expenses
- Prescription glasses/ sunglasses
- Contact lenses and solutions
- Corrective eye surgery
- Drugs and medicines
- Insulin
- Orthodontics (braces)
- Routine physicals
- Medical equipment (necessary for an existing medical condition)
- Hearing aids, including batteries
- Transportation expenses related to illness
- Chiropractor's fees
- Dependent Care
- Employee parking and transportation

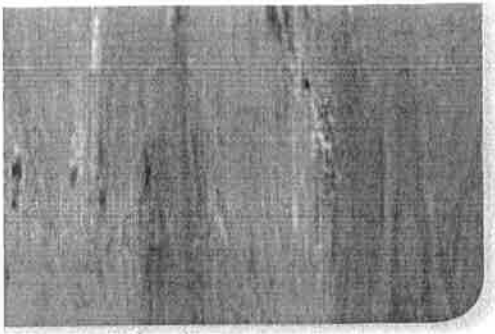


Using your FSA debit card just became easier!

Please review this flyer to learn about important IRS changes regarding this convenient payment option.



A UnitedHealthcare Company



Examples of non-qualifying expenses

- Non-medically required cosmetic procedures such as facelifts, skin peeling, teeth whitening, veneers, hair replacement or removal of spider veins.
- Non-prescription or clip-on sunglasses
- Toiletries such as lip balm or lotions that are beneficial only to your general health.
- Herbs, vitamins and nutritional supplements not used to treat an existing diagnosed medical condition
- The cost of a weight-loss program if the purpose of the weight control is to maintain your general good health
- Health club dues

What is substantiation?

The Internal Revenue Service (IRS) and your plan regulate which items are qualifying and which items are non-qualifying expenses.

Under IRS regulations, all claims are required to be substantiated. This means you must have documentation to support your claim."

What is auto-substantiation?

IRS rules require that all card transactions have the appropriate documentation as proof that the expense is for qualified purchases. UMR is able to automatically validate card transactions through our copay matching, reoccurring expense logic, data file feeds and Inventory Information Approval System (IIAS). Recent IRS legislation now requires all pharmacies, drug stores, grocery stores, discount stores and department stores to have an IIAS implemented in order to accept a card for payment of eligible items. This system identifies, approves and substantiates your expenses at the time of purchase so that you will not be required to submit documentation. Most merchants have already implemented this system, but for a complete list of participating locations, please visit www.sig-is.org.

What if a qualifying item is declined?

If you purchase an item at a non-participating discount store or supermarket and the item is declined on your card, you can still submit a claim with the required documentation.



Types of acceptable documentation

IRS guidelines require that all documentation must include the name of the person incurring the expense, date of service, amount and services rendered. The documentation you submit may be in the form of:

- A written itemized statement/bill(s) from providers of the service stating that the eligible medical expense(s) have been incurred and the amount of such expenses,
- or
- An explanation of benefits (EOB) form from any primary medical and/or dental coverage indicating the amount(s) which you are obligated to pay

Participating Discount Stores and Supermarkets

The following discount stores and supermarkets are using auto-substantiation:

ACME-SuperValu	Meijer
Albertson's-SuperValu	OSCO-SuperValu
Bigg's-SuperValu	Pak'n Save Foods
Brookshires/Super 1 Foods	Pavilions
Buehler Food Markets	Price Chopper Supermarkets
Bungalow Drug (Beginning Jan. 1, 2009)	Randalls
Carrs	Rite Aid
Cubs-SuperValu	Roundy's
CVS/Caremark	Safeway
Dominick's	Sam's Club
Farm Fresh-SuperValu	Shaw's-SuperValu
Genuardi's	Shop & Save-SuperValu
Giant Eagle	Shopko Stores
Giant Food Stores	Shoppers-SuperValu
Hannaford Supermarkets	Star Market-SuperValu
Harris Teeter, Inc.	Stop & Shop Supermarket Co.
H-E-B	Sunflower-SuperValu
Hornbachers-SuperValu	Sweetbay Supermarkets
Hy-Vee Drug Stores	Target
Hy-Vee Food Stores	Tom Thumb
Jewel-SuperValu	Tops Pharmacy
Kroger	Vons
Long's Drug Stores	Wal-Mart Stores
Lucky-SuperValu	Wegmans

Important note

Qualifying items purchased at a non-participating discount store or supermarket will decline on your card, even if you were previously able to purchase qualifying items at the store.

For the most up-to-date list of participating merchants, please visit www.sig-is.org.

