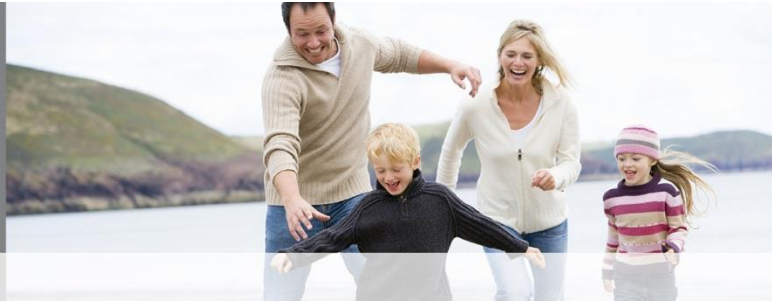


# BenefitWallet®



## BenefitWallet® debit card – frequently asked questions

### How do I get started?

If your BenefitWallet debit card arrived with a sticker on it, follow the instructions on the sticker to activate your card. If there was no sticker on the card, it is already activated and you don't need to do anything more. Please remember to sign your card to help prevent fraudulent use should the card ever be lost or stolen.

### Do I need a PIN to use the card?

In most situations, all you will need is your signature to use the card to pay for eligible expenses by selecting "credit" at the payment terminal. However, your card is enabled for use with a PIN (personal identification number). You will need to set up a PIN if you want to use your card to withdraw HSA funds or do a balance inquiry at an ATM. Additionally, if you give a card with your name on it to your spouse or child, they can use the PIN instead of a signature to make acceptable purchases by selecting "debit" at the payment terminal. Remember, as the account holder you remain responsible for the use of funds.

### How do I get a PIN?

To set up or reset your PIN, call 1.888.490.8244. All cards issued for your account will have the same PIN, even if you have cards with your spouse or children's names on them.

You can only reset a PIN once in a 24 hour period.

### Can I order a replacement or additional card for my spouse or dependent?

Yes. A fee may apply for additional cards. You retain responsibility for the use of the cards issued. Your spouse or dependent's name does not need to be on the card if used with a PIN by selecting "debit" at a payment terminal. To order an additional card, log on to your account or contact the BenefitWallet Service Center.

### How do I report a lost or stolen card?

As soon as you know or suspect that your card has been lost or stolen, call the BenefitWallet Service Center at 1.877.472.4200. Please review your debit card agreement for more information on lost or stolen cards.

### Is there a daily maximum for use of my card?

Yes, we have established daily limits on the card to help protect against potential theft and fraud. There is a \$3,000 daily maximum for overall use of the card. There is also a daily \$500 maximum on ATM cash withdrawals. Cash withdrawals count towards the overall limit.

If you need to pay for an eligible expense that exceeds the daily maximum, you can use one of your HSA checks. Or, you can use any other form of payment available to you, such as a personal account, and reimburse yourself afterwards with an HSA check, or by using our online reimbursement feature.

## Is this a regular debit card?

This card generally works like a regular debit card, except that it is limited to certain types of qualified expenses. The card only works at health care-related businesses. It will not work at, for example, gas stations or restaurants. Additionally, certain pharmacies – typically larger ones that participate in IIAS (see below) – reject individual items that are not qualified expenses. ATM withdrawals and balance inquiries are only available from your HSA.

## Where can I use my card?

You can use your card at approved merchants that accept VISA cards. Approved merchants include pharmacies, doctor's offices, vision centers, hospitals, grocery and warehouse stores that have pharmacies, and other health-care related businesses.

Merchants that are **not** approved include gas stations, restaurants, movie theaters, and other businesses not related to health care.

## Can I use my card at an ATM?

Yes, you can make withdrawals or balance inquiries at ATMs. Withdrawals are limited to \$500 per day. Refer to your HSA fee schedule for applicable fees. The bank owning the ATM may assess additional fees.

## Should I select "debit" or "credit" when using the card to purchase eligible expenses?

"Credit" transactions are available as soon as your card is activated. You have to establish a PIN before you can make "debit" transactions. (See questions and answers on pg.1 for information on card activation and PINs.) Otherwise, you can select either "debit" or "credit" if your name is on the card.

If your name is not on the card — like when you are using your spouse's card — you should select a "debit"/PIN transaction.

## Do I need to keep my receipts?

Yes! Always hold on to your itemized receipts in case further documentation is needed for tax purposes. The receipt must contain the following information:

- Patient name
- Date of service
- Name and address of service provider or merchant
- Description of the service or expense provided
- Amount charged

## What happens if I use my card for ineligible expenses?

If you use a Health Savings Account (HSA) to pay for an ineligible expense, you may be required to pay income taxes and an additional penalty tax to the IRS. In some cases, you may be able re-deposit funds used to pay for an ineligible expense to avoid the tax and penalty by submitting a Return of Incorrect Distribution.

## My card was rejected even though I have a sufficient balance. Why did this happen and what should I do?

There are several reasons why part or all of your transaction was rejected. The most common reasons are:

- You used your card at a non-approved location, such as a gas station or restaurant. Only businesses related to health care are approved locations.
- You used your card at an IIAS participating pharmacy for an ineligible item. Certain pharmacies that participate in IIAS (see below) will only allow the card to be used for eligible expenses. These pharmacies may reject part or all of your transaction if it includes an item that is not eligible.
- You exceeded the \$3,000 daily maximum allowed for your card (see pg. 2) or your available account balance.
- You entered an incorrect PIN for a PIN-based transaction.

## Why can't I use my BenefitWallet card to purchase items that I was able to buy with my previous ACS|BNY Mellon HSA Solution debit card? For example, I used to be able to purchase over-the-counter medications without a prescription.

Like your old HSA debit card, the new BenefitWallet debit card can only be used at certain locations. For example, you can use your card at a pharmacy or doctor's office, but not at a gas station. This is to help ensure that you use your HSA funds for qualified expenses and avoid potential tax penalties. We have extended this feature even further with your new BenefitWallet debit card, so when your card is used at many retail locations, the card will distinguish between eligible and non-eligible expenses. Only funds for eligible items will be approved (see IIAS question below).

## What is IIAS?

IIAS is an Inventory Information Approval System that knows at point of sale on an item-by-item basis what are eligible versus ineligible expenses for your BenefitWallet account. In order to accept health care payment cards like your BenefitWallet card, IRS regulations require many retail locations – which include most pharmacies, supermarkets, grocery stores, department stores and wholesale clubs – to use IIAS to distinguish between eligible and ineligible expenses. Eligible expenses are defined according to IRS regulations.

## How does IIAS affect my BenefitWallet card?

When you swipe your BenefitWallet card at a merchant with an Inventory Information Approval System (IIAS), the system will identify whether each product or service you purchase is an eligible or ineligible health care expense. If you have a sufficient balance, your eligible expenses will be approved and paid for with your BenefitWallet account. The merchant will reject ineligible items, and ask for another form of payment.

The advantage to you when using an IIAS merchant, is that you know you will only be using your BenefitWallet funds for eligible expenses.

## What are eligible versus ineligible expenses?

Generally, IIAS retail locations are only allowed to approve expenses that are considered deductible expenses for Federal Income Tax purposes as described in [IRS Publication 502](#). You can find an explanation of what this means for your IIAS transactions by clicking here: [Eligible IIAS Expenses](#).

## Does my pharmacy use IIAS?

Most large national or regional pharmacy, supermarket and wholesale chains (e.g., CVS, Kroger, Wal-Mart and Costco) use IIAS. Most local and smaller pharmacies do not. Click on the link to look up a particular location: [List of IIAS-compliant merchants](#).



## What if my store or pharmacy does not use IIAS?

Merchants and pharmacies who have not implemented an IRS-required Inventory Information Approval System may still accept your card for HSA purposes. If you encounter issues, please let us know, but you may have to use another form of payment and reimburse yourself with a check or our online payment feature.