

Debit Card Frequently Asked Questions

How do I activate my debit card?

The debit card is activated the first time you swipe the card for an eligible expense.

How does the debit card work?

Present your card to a qualified merchant or provider and via their charge terminal, they will swipe your card like any other credit card to pay for your purchase. Funds for eligible expenses will be transferred directly to the provider or merchant from your Medical Care or Dependent Care Spending Account (if applicable) through the MasterCard network. Remember, save all your receipts, as you may be required to document eligibility of an expense.

Is the debit card just another MasterCard?

No, this is not a credit card. It is a debit card that uses funds from your Medical Care and/or Dependent Care Spending Account. Although this is a debit card, because it is an off-line debit card, it is treated like a credit card at a merchant or provider terminal because it does not require a PIN number before approving a transaction.

What can I use my debit card for?

The debit card may only be used for eligible [medical](#) or [dependent care](#) services as outlined in your enrollment guide. Some examples include such expenses as medical deductibles, co-payments, dental and vision related expenses and dependent day care expenses. If your doctor does not participate in your Health Insurance Plan, wait until you receive an invoice from the provider of what amount you will ultimately be responsible to pay out of pocket. (Do not use your debit card)

Will the debit card know what expenses are eligible and what are not?

Each merchant or provider accepting a MasterCard is assigned a Merchant Category Code. There are over 500 such codes and the debit card accepts only a few of those codes, all related to eligible expenses under the Flexible Spending Accounts. The card will instantly deny merchants or provider codes that have not been programmed on the card. Please keep in mind that only eligible items are to be purchased at the approved merchant locations. ([You may refer to your enrollment guide for a comprehensive list of eligible items.](#))

(Example: The debit card cannot be used at department stores, gas stations, etc...)

When can I begin using my debit card?

For eligible medical care expenses, you can start using the debit card as early as the first day of your plan year. Whatever amount you have elected for the plan year is available at anytime during the calendar year.

The dependent care expenses work a little differently. Per IRS regulations, the Dependent Care FSA must operate as a "funds available" account. This means only after the funds have been withheld from your paycheck and are placed in the FSA can they then be used to pay eligible Day Care Expenses. Also, in order for the debit card to work, your Day Care Center must accept MasterCard.

(Example: If the day care bill is \$150.00, but the dependent day care account only has \$100.00 balance, then the debit card can only be charged for \$100.00. If the debit card were swiped for \$150.00 the entire transaction would be declined, since there is only \$100.00 on the account.)

What happens if I use my debit card for an ineligible expense?

If you were to use your debit card for an ineligible expense, HFS would contact you by letter requesting a copy of the receipt for the expense in question. If after reviewing the receipt, it is determined that the expense was truly ineligible, then HFS will request that you send in a check made payable to your employer to reimburse the spending account.

What do I do if my debit card is lost or stolen?

Like a credit card, you should report the circumstance as soon as you know. You should immediately call HFS at 888-460-8005 to deactivate your card. You may order a replacement card for a fee of \$5.00. Your replacement card should arrive within 7-10 business days.

Do I have to use the debit card or can I still file FSA claims the regular way?

Yes! Any eligible FSA expense can be reimbursed by completing a Request for Reimbursement form and mail or fax to HFS.

Claims Mailing address:

Hirsch Financial Services, Inc. (HFS)
164 Lake Front Drive
Hunt Valley, MD 21030

Claims Fax Number:

410-771-5533 or 888-510-4218

Who do I contact if I have questions regarding my debit card?

If you have questions regarding your debit card or FSA account you should contact HFS at 410-771-1331 or toll-free at 888-460-8005. You may also access your account information online at www.hfsbenefits.com

Should I disregard the debit card at the end of the year?

No, the debit card can be used for the new plan year once contribution amounts are elected.

Can the debit card be used for mail order expenses?

Yes, as long as the card has been activated you may provide the online or mail order merchant with the card number.

Can I get a debit card for my spouse or my dependent who is away at school?

Yes. Complete and submit a [Request for Duplicate Card Form](#) to HFS. The cost for each additional debit card is \$5.00 per card.

Keep in mind:

- Any ineligible or unsubstantiated expense must be reimbursed to the plan.
- Typically, prescription drug and office visit co-payments are not subject to review. Consequently, prescription and other deductibles are subject to review.
- You should not use your debit card if you may be reimbursed through another plan.