

# ASIFlex FSA Debit Card Explained



## How do I request a debit card, and how much does it cost?

The debit card is optional, so you must complete an application to get it. There is no annual fee for the debit card. When you sign up for the card, you will receive two debit cards. However, if you lose your card and request a new one, ASI will charge a \$5 fee from your flexible spending account (FSA) for the replacement card.

## How does the debit card work?

When you apply for a debit card, ASI programs your card with the full amount in your flexible spending account for the entire plan year. This means if your annual contribution amount is \$1,000, ASI will program your card for \$1,000 starting on the first day of the plan year. (If you apply for the debit card after you have submitted claims for reimbursement, ASI will program your debit card for the remaining balance in your flexible spending account.)

Even though it's a debit card, **always choose the "credit" option** when you swipe it through the credit card machine. There is no PIN number to use. When you swipe your card, the credit card machine checks for:

1. Available funds in your flexible spending account.
2. The Merchant Category Code (MCC) of the merchant you purchase goods or services from.
3. Stores with an Inventory Control System in place that confirms at the point-of-sale that any items purchased qualify for FSA reimbursement.

## If I use my debit card, do I have to file a claim and send supporting documentation to ASI?

In most cases, yes, **so keep all receipts for debit card purchases**. ASI will let you know if you need to submit a claim form. Do not submit documentation until you receive a notice asking for it.

## Does the debit card work at any merchant?

No. You cannot tell before using the card if the merchant's category code is set as a medical provider. Here's what we found:

- In almost all cases, the card **does not work** at Safeway, other grocery stores, or general merchandise stores (even at their pharmacy counter).
- The card **does work** at most doctors' offices, dentists' offices, optometrists' offices, and hospitals.
- The card **does work** at Walgreens (because it is a pharmacy, not a grocery store).

Even if the card works at the places shown below, you may still have to send supporting documentation about your claim.

| You can use your debit card at these vendors... |                |
|---|----------------|
| Pharmacies                                      | Health Clinics |
| Hospitals                                       | Optometrists   |
| Medical Laboratory                              | Physicians     |

| But your debit card <u>may not</u> work at these vendors... |                             |
|---|-----------------------------|
| Discount Stores   | Grocery Stores              |
| Supermarkets  | Department Stores           |
| Wholesale Clubs   | Other Non-Medical Merchants |

## I just tried using the debit card, but it didn't work. Why not?

Your debit card will not work if:

- ✓ You do not have enough funds in your flexible spending account to cover the cost of the transaction.
- ✓ You received care or treatment from a merchant who is a non-medical provider type. This could include grocery stores or general merchandise stores (including most pharmacies located in these stores).
- ✓ You selected "debit" after you swiped your card in the credit card machine, and tried to enter a PIN number. Even though it's a debit card, **always** choose the "credit" option.
- ✓ Your card transaction is more than your total annual FSA contribution.

## How do I cancel my debit card, and who can I contact if I have questions?

You can send an e-mail to ASI at [asi@asiflex.com](mailto:asi@asiflex.com), or call or write to:

**1-800-659-3035 (toll-free)**  
**Monday – Friday, 5 a.m. to 5 p.m., and Saturday, 7 a.m. – 11 a.m., Pacific Time**  
**P.O. Box 6044**  
**Columbia, MO 65205-6044**



## ASIFlex FSA Debit Card Application

Please print all fields clearly to avoid spelling errors.

| Initial request for employee debit card (select one) |    | Employer |
|--|----|----------|
| Yes  | No |          |

| Name (Last, First, MI) |            | Social Security Number (must be included or no card will be issued) |          |  |
|------------------------|------------|---|----------|--|
| Street Address         | City       | State   | ZIP Code |  |
|                        |            |   |          |  |
| Daytime Phone          | Home Phone | Date of Birth (must be included or no card will be issued)          |          |  |
|                        |            |   |          |  |

- ✓ ASI will send two debit cards with each application submitted. Both debit cards will have the FSA participant's name on them. You should receive your debit cards within 10-14 business days after ASI receives the application.
- ✓ You must submit supporting documentation for some debit card purchases. ASI will notify you when they need follow-up documentation; until you receive this notice, please do not submit claims.
- ✓ Even though the card is called a debit card, you must select the "credit" option when you swipe it at a credit card machine. There is no PIN number for the debit card.

**I hereby state that the above information is accurate, to the best of my knowledge. Additionally, I certify that I will only use the FSA debit card to purchase eligible medical care expenses, as defined in Code §213(d) of the Internal Revenue Code and that I will not seek reimbursement from any other source for the expenses paid for with the FSA debit card.**

| Participant's Signature: | Date: |
|--------------------------|-------|
|                          |       |

Fax application, toll-free, to: 1-866-381-9682  
or  
Mail to: ASI, P.O. Box 6044, Columbia, MO 65205-6044