

Payment Card

NEWS

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Reimbursement without the Wait! Payment Card = Immediate Funds

Payment cards are an option for Flexible Spending Accounts. This card works at eligible providers where major credit cards are accepted and can be used whenever you incur a qualified Health Care or Dependent Care Spending Account expense.



How It Works

- The card holds your current account election(s) and can be used up to the maximum amount available.
- The card can be used at any qualified merchant who accepts VISA™ and where you might have eligible spending account expenses.

Health Care Spending Account

The card can only be used at your doctor or dentist's office, the chiropractor, pharmacy or other health care providers as well as multi-use stores who have implemented a certified inventory control system that allows the use of the card only for eligible items. Non-qualified merchants include gas station or restaurant. You should be sure that you use the card only for eligible expenses.

Dependent Care Spending Account

Qualified merchants include any day care facility that accepts payment cards. The card is good for any amount up to your maximum available balance and after services have been rendered.

If your provider does not accept major credit cards, you can still send claims to CB by fax, email or mail. Just send in a claim form along with the appropriate documentation. For further information regarding the use of your payment with the Dependent Care Spending Account, see our flyer "Using Your Payment Card with the DCSA."

Documenting Your Claim

Important! To satisfy IRS substantiation rules, you **MUST** send the appropriate documentation for your claim.

If CB does not receive appropriate documentation within 21 days, you will begin to receive reminder notices. If you fail to provide the requested documentation, it is possible that your payment card may be suspended or even cancelled. In certain circumstances, CB may be able to automatically approve your expense.

Getting A Card

You can request the card by:

- Indicating on your enrollment form.
- Ordering on web once enrolled.
- Completing the "Payment Card Request Form" located on the Creative Benefits (CB) website.
- Contacting CB at 888-295-5656.

Once you elect the card, you should receive it within 2-3 weeks, or at your

effective date (if the effective date is later). You must activate it before use.

Card Fees

Other costs you may incur:

- Additional cards for dependents (\$5 each).
- Reorder a lost or stolen card (\$5).
- Reactivate a card following a suspension or cancellation (\$5).

Remember!

- You can begin using the card as soon as you receive and activate it. It must be activated within 30 days.
- You can only use the card at qualified merchants.
- You **MUST** submit appropriate documentation.
- You will be required to pay back the plan for any ineligible purchases.



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