

FLEX DEBIT CARD FREQUENTLY ASKED QUESTIONS

Q: How does the Flex Debit Card work?

A: You simply present the debit card to a qualifying provider or merchant. Assuming the charges meet basic eligibility requirements and the necessary funds are available, the provider receives direct payment.

Q: Do I need to submit proof (substantiation) that my purchase was for an eligible expense?

A: In some cases, yes. However, there are instances for which transactions will be automatically adjudicated. If you need to submit substantiation, you will receive a Receipt Request notification via e-mail within a few days of using your card. By faxing, scanning, emailing or mailing your receipts, along with your Receipt Request notification, we can verify that your expenses meet IRS guidelines for Flexible Spending Account (FSA) reimbursements.

Q: After using my Flex Debit Card, where should I send the substantiation for the expense(s)?

A: You can fax, scan, e-mail or mail them to Benefit Consulting Group, Inc. All the information is on the Receipt Request notification you received through your e-mail.

Q: What if I forgot to provide the substantiation information for my expense?

A: You will receive a reminder notification regarding the outstanding transaction through e-mail. Failure to submit supporting documentation within 60 days of the transaction will result in temporary card deactivation. In addition, you will be responsible for unsubstantiated or ineligible purchases.

Q: What if I have an unsubstantiated or ineligible purchase?

A: If you are unable to substantiate a Flex Debit Card transaction because you have lost your receipt or purchased an ineligible item, you may refund your account by submitting payment to the Human Resources Department at Lansing Community College – Attn: Ronda Kowalski. If you are writing a check to refund your account, make check payable to Lansing Community College. Another option is to provide another receipt to Benefit Consulting Group, Inc., to cover the item.

Q: Do I need to keep copies of all my receipts?

A: Yes. The IRS requires that you save all receipts for Flex Debit Card transactions, regardless of whether or not the transaction is auto adjudicated.

Q: What is the benefit of using this card if I still have to provide proof that I used the card for an eligible expense?

A: The Flex Debit Card eliminates the need for you to pay the provider at the time of service or purchase, and then wait for reimbursement when you file your claim.

Q: What happens if my medical FSA account contributions are less than the amount of the expense?

A: The card allows access to your annual election regardless of what you have contributed to the account. If the remaining balance in your medical FSA is less than your expenses, the transaction will not be approved at the time of purchase. However, you may ask the merchant to submit a transaction amount equal to your available account balance and pay the cost difference out of your pocket. You can check your available FSA account balance online anytime at www.benefitspaymentsystem.com.

Q: What if my card gets stolen and someone tries to buy products or services with my card?

A: Contact either Lansing Community College Human Resources Department at 483-1029 or 483-1875; or Benefit Consulting Group, Inc. at (989) 772-4969 immediately if you believe that your card is lost or stolen or if you do not recognize a debit card transaction as one that you have authorized.

Q: What if my provider doesn't take credit cards?

A: You will need to pay for services or purchases using an accepted payment method and then submit your manual claim to Benefit Consulting Group, Inc. You will need to complete a Request for Reimbursement Form and include the proper documentation. The Request for Reimbursement Form can be found on the Lansing Community College website at the following link: http://www.lcc.edu/hr/employee_benefits/Request%20for%20Reimbursement%20Form%20-%20Benefit%20Consulting%20Group.doc. Forms are also available by contacting LCC's Human Resources Department at 483-1029 or 483-1875; or by calling Benefit Consulting Group, Inc., at (989) 772-4969.

Q: When will I receive reimbursement for submitted receipts?

A. Benefit Consulting Group, Inc., sends the reimbursement information to the employee's financial institution on Monday following Friday payday, but it may take the financial institution 2-3 days to process the reimbursement to the employee's account.

Q: Why has my card been declined at the Point of Sale?

A: Your card may be declined for the following reasons: card suspension from unsubstantiated claims, invalid merchant, invalid purchase, or insufficient funds in your account.

Q: What happens to my card if I leave the company?

A: Your Flex Debit card will be automatically deactivated once your employment is terminated.

Q: Is there a charge if I request a replacement Flex Debit Card?

A. Yes, your account will be charged \$10.00 for each additional card provided to you or your dependents.