



CBIZ Take Care Debit Card

The Take Care Debit Card allows you direct access to your Flexible Spending account balance. The use of the card to purchase goods and services is treated as a claim against your flexible spending account and deducted from your available balance. The card is used as a credit card and funds are moved from your Flexible Spending Account to pay providers, thus reducing or eliminating out of pocket expenses.

- The Take Care Card is accepted only at qualified locations where Visa debit cards are accepted. Examples of these locations may include hospitals, doctors' offices, pharmacies, online drug stores, and day care centers. The card swipes will be processed as credit card transactions as no P.I.N. number is associated with the Take Care Debit Card.
- The IRS issued a mandate requiring all drug stores and pharmacies to implement the IIAS (Inventory Information Approval System) or be designated as a "90%" retailer in July 2009. IIAS certified means the retailer can distinguish eligible versus non-eligible healthcare products at the point of sale. These "No Receipt Retailers" have grown to represent over 40,000 retail locations. When purchases are made at these "No Receipt Retailers" a receipt will typically not be requested to substantiate the purchase. You can view all registered No Receipt Retailers at www.sig-is.org.
- The Take Care Card Program is **NOT** a paperless process. Plan participants are required to retain all receipts per IRS guidelines. Because of the tax benefits that FSA plans provide, the Internal Revenue Service (IRS) requires verification that all FSA debit card transactions are for eligible expenses. There are a few exceptions to this rule; for example, your transaction may be verified automatically and may not require documentation if it matches a co-pay amount under your employer's health plan or is made at an IRS approved retailer or pharmacy. If your transaction does not meet these exceptions, you will be notified by CBIZ to submit documentation to substantiate this purchase or service. All receipts must indicate the name of the service provider/merchant, original date of service, the type of service/purchase made, and the amount charged. Simple debit card receipts are not acceptable per IRS guidelines.
- You will be notified by email or mail during the first week of the month after the card swipe if a receipt is required. You can view the purchases which need to be substantiated by logging on to www.myflexonline.com which is your portal to access your personal flex account online. You will be able to review all purchases made and complete the form for substantiating purchases to send with your receipts.
- You will continue to receive notification each month if we do not receive adequate documentation to substantiate the charge. If we have not received the receipt by the 3rd month after the card swipe, the debit card will be **suspended**. When the charge is 120 days old, CBIZ will mark the purchase as a non-qualified expense. You will be obligated to repay this amount to your flex account or the amount will be deducted from any future reimbursement and may be subject to a \$10 non-qualified expense fee. Any transactions not verified by the end of the plan year will be subject to payroll deductions to repay the account on a post tax basis.
- Once you resolve the transaction, either by providing appropriate documentation or repaying the plan, your card will be reactivated.

A list of frequently asked questions is included with this letter. If you have any questions, please do not hesitate to contact us at cbizflex@cbiz.com or 800-815-3023, option 4.

