

# **Debit Card Frequently Asked Questions:**

## **How Does My Debit Card Work?**

When you purchase products or services from any medical provider that accepts debit cards: Simply use the card to purchase the FSA eligible items.

## **What if my Medical Provider does not accept Debit Cards?**

If your medical provider does not accept debit cards, you will pay the provider for the services and then submit a claim to Horizon Agency for reimbursement. Claims can be faxed, mailed or e-mailed to Horizon Agency. You can be reimbursed with a hard copy check or a direct deposit to your bank account. Horizon Agency processes claims every Friday afternoon and the deadline to get the claim to us is 12PM WEDNESDAY (CST).

## **Do I Need to Save Receipts?**

Yes, you may be required to submit receipts after you make a purchase, so save your receipts and keep an eye out for receipt requests via e-mail.

## **How Soon Will I Receive my Debit Card?**

You should receive your debit card 2-3 weeks after the start of your new plan year. If you have not received your card by then please call Horizon Agency.

## **Where is the Debit Card Sent?**

The debit card will be mailed to your home address.

## **What if I Accidentally Charge a Non-Eligible FSA Item?**

Horizon Agency will review all debit card transactions and in the event that a non-FSA item is charged, you will receive a notice from Horizon Agency requesting repayment of those items. Once the repayment is received it will be credited back toward your card.

## **Can the Debit Card be used for Dependent Care Expense?**

Yes. If your dependent care provider accepts debit cards, it can be used. Only the dollars that have currently been withheld from your paycheck will be available for reimbursement.

## **Is My Entire Medical Annual Election Available at any time?**

Yes, your full annual medical election can be reimbursed to you at any time.

## **If I don't use my entire election by year-end – What Happens?**

Any funds not used by year end are forfeited. Be sure to estimate your expenses accurately in order to avoid losing any money.