

## Debit Card FAQ

### **Q: Where can the GGA Benefits MasterCard debit card be used?**

**A:** The card can be used at qualified locations including hospitals, physician and dental offices, vision providers, pharmacies and merchants with IAS certification.

### **Q: How does the debit card benefit me as a participant?**

**A:** Using the GGA Benefits Card provides you with 3 major benefits:

1. Eliminates paying up front for out-of-pocket health care expenses.
2. Reduces the amount of time filling out claim forms.

**DOCUMENTATION MAY STILL BE REQUIRED FOR ANY EXPENSE THAT DOES NOT AUTO-SUBSTANTIATE.**

3. Eliminates waiting on a reimbursement check.

### **Q: How can I access my account to check my balance?**

**A:** Login to your personal account through our website at <https://glynn.info>. The Benefit Account Summary page will show your balance.

### **Q: What is IAS?**

**A:** IAS is an Inventory Information Approval System approved by the IRS. This system allows the retailer to automatically substantiate eligible FSA purchases through their inventory control system.

### **Q: How do I send in documentation to substantiate a debit card swipe?**

**A:** You will receive an email 3-5 days after the transaction directing you to your GGA portal to view an important communication regarding your debit card. You may submit proper documentation along with the communication by fax, mail or by uploading documentation through the **Upload Receipts** option of your GGA Benefits portal.

### **Q: What if my card is lost or stolen?**

**A:** If your GGA Benefits card is lost or stolen, please contact GGA immediately, and a replacement card will be mailed to you.

### **Q: Why do you need my email address?**

**A:** Your email address is necessary for the initial confirmation that your debit card is being sent, along with receiving an email with each transaction directing you to your GGA portal to view the status of the card swipe and if substantiation is being required.

### **Q: How do I activate my card?**

**A:** Your new GGA Benefits Card will activate the first time you use the card.

**Q: Why did my transaction decline?**

**A:** There could be several reasons:

1. You do not have enough funds in your FSA to cover the cost of the transaction.
2. The card was used at a provider whose Merchant Category Code is a non-medical provider type.
3. If trying to purchase a prescription, the pharmacy may not be IAS certified to accept FSA debit cards.
4. Your card has been deactivated because you have not submitted requested documentation in a timely manner.

**Q: Why do I need to substantiate a Benefits Debit Card transaction?**

**A:** IRS regulations require substantiation on every reimbursement. There is an exception for known co-pays and IAS transactions. All other transactions require substantiation.

**Q: What happens if I don't substantiate a transaction?**

**A:** If documentation is not received within 30 days, your card will be blocked, and no future transactions will be processed with your card until documentation is received by our office.

**Q: Do I have to use the debit card?**

**A:** The debit card is optional. You can still file claims and receive reimbursement like you have in the past.

**Q: I just re-enrolled as a participant for the new plan year. Can I use the card for both plan years?**

**A:** Yes, if your plan has the "grace period". If you have money that rolls over, the card will automatically apply the expenses to your previous years balance until that is spent or the "grace period" runs out and then all expenses are charged to your current year's election.