



Benefits Card FAQ

Q: Where can the GGA Benefits MasterCard 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 Benefits card help 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.
3. Eliminates waiting on a reimbursement check or direct deposit.

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 Benefits card swipe?

A: You will receive an email 3-5 days after the transaction directing you to your GGA portal to view 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 ordered and mailed to you.

Q: Why do you need my email address?

A: Your email address is necessary for the initial confirmation that your Benefits 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 swipe 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 Benefits 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 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 45 days, your card will be suspended, and no future card transactions will be processed until documentation is received by our office.

Q: Do I have to use the Benefits card?

A: The Benefits card is optional. You can still file paper 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: Maybe. If your plan has the "grace period," and you have money that rolls over, the card will automatically apply the expenses to your previous years balance until those monies are spent or the "grace period" runs out; then, all expenses are charged to your current year's election.