



### Fax Receipts

952.918.3622

### Mail Receipts

Attn: Receipt Request Dept.  
Eide Bailly Employee Benefits  
5601 Green Valley Drive  
Suite 710  
Minneapolis, MN 55437

## Employee Benefits

# Effective Debit Card Use

As a participant in the pre-tax Spending Account (Full FSA, Limited FSA, HRA or HSA) program through your employer, you have the additional benefit of a debit card to facilitate reimbursement of your eligible claims. We would like you to understand how to make the best use of the card, as well as your additional obligations when using the debit card.

### Reduce Your Paperwork

The debit card allows for some of your expenses to be paid without using a claim form.

Examples of applicable types of expenses include:

- *Co-pay for Medical Office Visit or for Prescriptions*—If your plan has a set payment, i.e., \$20 per office visit or \$15 per prescription, this payment will be automatically made from your FSA account to the provider, via the debit card company.
- *Over-The-Counter (OTC) at IIAS-Approved Vendors*—The debit card may be swiped when making retail purchases at IIAS approved stores. Approved by the IRS as a method of auto-substantiation, Inventory Information Approval Systems (IIAS) provides an immediate electronic approval of items authorized by section 213(d) of the tax code specific to Flexible Spending account plans. Beginning in January, 2008, more than 58 retail and pharmacy stores will use this authorized system, including Target Stores, CVS Pharmacies, SuperValu and related affiliates and other grocers, pharmacies and mass merchants. Go to [www.eidebaillybenefits.com](http://www.eidebaillybenefits.com) for the most current listing of available retail outlets.
- *Recurring Payments*—Orthodontics, as a steady, recurring payment, will “auto-substantiate” after two equal-amount claims have been processed in a benefit plan year. Other recurring expenses may also become automated over time; but always save your receipts as they may be requested by Eide Bailly or the IRS.
- *Dependent Care*—If you have a provider that takes electronic payments, the debit card may be used to make your payment. The amount paid will be equal to the amount of your pay period withholdings or the accumulated total as of that date. *e.g., if you withhold \$100 per pay period, the debit card will allow up to \$100 after each pay period*
- *Balance Payment*—If you receive a bill from your medical or dental office with a remaining balance due after insurance has paid, you are able to write your Debit Card number on the bill for the provider office to then process. Substantiation when requested must include an itemized bill or Explanation of Benefits (EOB).

### **When Receipts May be Requested**

When an amount does not match a defined co-pay, or a vendor is not a qualified FSA vendor, you will still need to submit the receipt for the expense that you incurred. Examples include:

- *Prescription Amount Less Than Co-Pay*—You may be filling a prescription that is less than your co-pay amount; for example, perhaps an antibiotic only costs \$7.32 and your co-pay amount is \$15.00.
- *Dental Office Visit*—You may have a co-pay of \$50 for restorative services, but additional charges may result in a need to submit the receipts for these expenses.
- *Over-the-Counter Items at Non-IIAS Vendors*—While you may purchase OTC items from other pharmacies, only qualified IIAS vendors will process payment with electronic auto-substantiation. Accordingly, you will need to submit receipts for OTC purchases and prescriptions from pharmacies (if a prescription co-pay match does not occur).

### **Experience the Eide Bailly Difference**

**[www.eidebaillybenefits.com](http://www.eidebaillybenefits.com)**