



# Debit Card Convenience



## Enjoy instant access to your FSA dollars with an easy to use debit card!

Use your BCC Debit Card (powered by the Alegeus Technologies) at eligible FSA locations wherever MasterCard® is accepted – from physician and dental offices to pharmacies and optical shops. Approved expenses are automatically deducted from your pre-tax account.



### What is Flexible Spending?

A Flexible Spending Account is an employer-sponsored benefit that allows you to pay for certain non-covered medical expenses (such as doctor's office co-pays and prescription drugs) with your pre-tax income. Because this benefit uses pre-tax dollars, a Flexible Spending Account is a great way for you to save money on your healthcare costs, as well as increase your take home pay! Another pre-tax spending account your employer offers may include Dependent Care, which can be used to pay for childcare services.

### The Flex Debit Card

The Flex Card allows you to directly pay for your eligible FSA expenses at the point of service. This allows you to avoid the traditional hassles of an FSA such as paying cash for services, filling out and submitting a claim form, and waiting for a reimbursement check. The following table illustrates a dual income household that consists of two-employed parents, two children, and a combined income of \$76,000.

### Advantages:

- Deducts the payment directly from your FSA account
- Virtually eliminates the waiting for reimbursement checks and filling out claim forms
- Online access to real-time account information; check balance any time at – [www.mywealthcareonline.com/bccsmartcare](http://www.mywealthcareonline.com/bccsmartcare)
- Offsets rising healthcare costs and increases your take home pay

### How does the debit card work?

- Election is made
- Payroll deducts \$\$
- Employee seeks appropriate service
- Employee pays provider for eligible expenses with Flex debit card; account balance is automatically updated
- Administrator reviews online claim

	Without Card	With Card
Your pay per month	\$6,334.00	\$6,334.00
Less non-taxable benefit		
Med/Den Exp.	\$0	\$125
Dependent Care Exp.	\$0	\$400
TOTAL pay subject to tax	\$6,334.00	\$5,809.00
Less tax deductions		
Federal & State	\$1,900.20	\$1,742.70
FICA	\$484.55	\$444.39
After Tax Income	\$3,949.25	\$3,621.91
After tax expenses		
Med/Den Exp.	\$125	\$0
Dependent Care Exp.	\$400	\$0
<b>DIFFERENCE with the card</b>	<b>\$197.66 Net savings per month \$2,371.92 Annual increased spendable income</b>	

### Where can I use the card?

- Doctor, dentist, pharmacy
- Dependent care facility
- Vision service locations



## WHAT IS A FLEXIBLE SPENDING ACCOUNT (FSA)?

A Flexible Spending Account (also known as a Healthcare Spending Account, part of a “Cafeteria” Plan or Section 125 Plan) is a benefit provided by your employer that allows individuals to contribute pre-tax dollars from their paycheck to a spending account that can be used for eligible FSA expenses. It saves you money by letting you use pretax dollars to pay for items not paid for by your traditional health insurance plan. You choose how much money you would like to automatically deduct from your paycheck each pay period and put into your separate FSA account. Then you can use a debit card to spend the money on eligible expenses.

## HOW MUCH SHOULD I CONTRIBUTE TO MY FSA?

The maximum amount of money that you may contribute per plan year is \$2,500. You will want to conservatively estimate the out-of-pocket expenses that you and your family will incur during the plan year because you may be subject to the “Use It or Lose It” rule. Please refer to your employer’s summary plan description (SPD) for information regarding the option chosen for your plan concerning any unused funds remaining at the end of the Plan Year.”

## HOW DOES MY DEBIT CARD WORK WITH MY FSA ACCOUNT?

The BCC Debit Card (powered by the Alegeus Technologies Flex Convenience Debit Card System) allows you to pay for eligible products and services at the point of sale without submitting claim forms or waiting for reimbursement. You can use the card at any eligible location wherever MasterCard is accepted.

## WHAT CAN I PAY FOR WITH MY FSA?

You can use the money in your account to pay for unreimbursed health care expenses. Some examples of qualified expenses include:

- Medical and dental deductibles and co-payments
- Eye exams, contact lenses, glasses and Lasik surgery
- Prescription drug co-payments and co-insurance
- Prescribed over-the counter (OTC) products
- Orthodontia or other dental care
- Physical therapy
- Chiropractic care
- Hearing aids
- Smoking cessation

For information about the eligibility of a specific item, please visit the IRS website for guidance.

## WHAT ARE SOME EXAMPLES OF ELIGIBLE FSA LOCATIONS AND PROVIDERS?

Examples of qualified FSA locations and providers include: hospitals, physician offices, dental offices, vision service locations and pharmacies (retail and online).

## DO I CHOOSE DEBIT OR CREDIT AT THE CREDIT CARD TERMINAL WHEN I USE MY CARD?

The Alegeus Benefits Card can be swiped as either credit or debit at the time of purchase, leaving the option up to the user. If you chose to swipe the card as credit, you will need to sign for the purchase. If you choose to swipe the card as debit, you will need to enter your PIN number for the purchase. To obtain the PIN associated with your debit card, you can visit [www.mywealthcareonline.com/bccsmartcare](http://www.mywealthcareonline.com/bccsmartcare). Your PIN is predetermined and cannot be customized.

## WHAT DO I DO IF I FORGET MY PIN?

You can only retrieve your PIN by logging on to [www.mywealthcareonline.com/bccsmartcare](http://www.mywealthcareonline.com/bccsmartcare). For security purposes, BCC and your HR Department do not have access to you PIN. If you forget your PIN, you can use your card as credit instead.

### **CAN I GET CASH BACK AT THE POINT OF SALE OR ATM WITH MY PIN?**

No. Your card is only to be used for qualifying purchases under your Flexible Spending Account. Your card is not enabled for cash back.

### **HOW CAN I USE MY CARD IF I RECEIVE A BILL FROM A PROVIDER AT HOME?**

You can use the card by writing your card number in the space provided on the bill and sending it back to the provider or by giving the number to the provider over the phone, just as you would by paying with any other credit card.

### **WHAT IF THE DOCTOR'S OFFICE DOESN'T TAKE CREDIT CARDS?**

In these instances, cardholders will have to pay with cash or check and then submit a manual claim. However, Alegeus research indicates that over 90% of all FSA transactions are electronic.

### **DO I STILL NEED TO KEEP MY RECEIPTS?**

Yes. Although there is no requirement for you to complete claim forms, additional documentation may be requested in some cases in order to confirm the eligibility of some debit card purchases.

### **WHAT SHOULD I DO IF I ACCIDENTLY USE THE CARD FOR AN INELIGIBLE EXPENSE?**

If this happens, you will receive a notice from BCC asking you to reimburse the account for the ineligible amount.

### **HOW DO I KNOW HOW MUCH MONEY IS IN MY FSA ACCOUNT?**

Cardholders can find out their current balance online by going to [www.mywealthcareonline.com/bccsmartcare](http://www.mywealthcareonline.com/bccsmartcare). If you are unsure how to login to your account, you can contact BCC for assistance. Your account balance is available 24 hours a day and also provides information on transaction history and what to do if the card is lost or stolen.

### **CAN I ORDER ADDITIONAL CARDS FOR MY FAMILY?**

Yes. You can order an extra debit card for your spouse or other eligible dependents (over the age of 18) by calling BCC's customer service center and verifying that you are the policy holder. They will then provide you with an 'Additional Debit Card Request Form' that you must complete and return to BCC.

### **WHAT DO I DO IF MY CARD IS LOST OR STOLEN?**

Lost or stolen cards must be reported to BCC. This can be done online through [www.mywealthcareonline.com/bccsmartcare](http://www.mywealthcareonline.com/bccsmartcare) or by calling BCC's Customer Service Center. A replacement card will be ordered and the lost or stolen card will be deactivated immediately. Your replacement card will have a new PIN, so you must log on to [www.mywealthcareonline.com/bccsmartcare](http://www.mywealthcareonline.com/bccsmartcare) if you choose to swipe your card as debit for any purchases.

### **WHAT DO I DO WITH MY CARD ONCE I HAVE USED ALL OF MY AVAILABLE FUNDS?**

Your debit card is good for up to three years. Keep the card after you have used all of your available funds because you will be able to use the card again next year when you re-enroll. If you do not enroll the following year, your card will still be valid for future plan years until the expiration date printed on the front of the card is reached.

**If you have any additional questions regarding your Flexible Spending Account or debit card, please contact BCC's Customer Service Center at 800-685-6100. Representatives are available Monday through Friday from 8:00am until 7:30pm ET.**

# ADDITIONAL BENEFITS DEBIT CARD REQUEST FORM



Employer Name:		
Employee Name:		
Employee SSN:		
Employee Street Address:		
City:	State:	Zip:
<b>Additional Benefits Debit Card Holder: Information of Spouse or Dependent</b> <i>(dependent must be 18 years of age or older)</i>		
Name:		
SSN:		
Date of Birth:		
Is shipping address different from employee address stated above?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes: Street Address:		
City:	State:	Zip:
Relationship to Employee:	<input type="checkbox"/> Spouse <input type="checkbox"/> Dependent (over 18 years of age)	

## Submit this form to Benefit Coordinators by:

- Fax: 412-276-7185
- E-Mail: [bcc-claims@benXcel.com](mailto:bcc-claims@benXcel.com)
- Mail: Benefit Coordinators Corporation  
Attn: Claims  
Two Robinson Plaza, Suite 200  
Pittsburgh, PA 15205
- Download to BCC's secure FTP website: <http://secure.benxcel.com>

***Managing your reimbursement account has never been easier! For instant access to your account, register with My SmartCare's online portal at <https://www.mywealthcareonline.com/bccsmartcare/> or download the free My SmartCare mobile app from your Apple or Android device.***