

Workable

... Solutions
Participant Guide

DirectPay Benefits Card



What You Need to Know About Your Card *Point-of-purchase payment*

The DirectPay Benefits Card looks like a debit card, feels like a debit card and tastes like a debit card. Or so we assume. The difference is that the DirectPay Benefits Card is linked to your Workable Solutions benefits account(s). All you have to do when paying for an eligible expense is swipe the card at the point of purchase—checkout line at the grocery store or pharmacy, doctor’s office or hospital and treat the transaction like a credit card purchase. The DirectPay Benefits Card is accepted at any major retailer that accepts Visa.

The Five Keys to Understanding Your DirectPay Benefits Card



Your plan benefits are provided to you tax-free, so the IRS requires you to document how the money is spent, even when you use your card.

Most retailers and pharmacies can approve card charges when they are purchased, so there is normally no need to send additional documentation.

Other than co-payments, documentation **MUST** be provided for all charges at hospitals, laboratories, imaging and physicians' offices.

Get in the habit of saving your receipts. We may need to ask you for them.

As of 1/1/2011, you may no longer use your card to purchase over-the-counter (OTC) medications; they will require a prescription for reimbursement. OTC supplies may still be purchased with the card.

First Things First

When will I receive my DirectPay Benefits Card?

Your DirectPay card will be sent to your home approximately three weeks from the date you are enrolled. The envelope it comes in is nondescript.

Be sure you don't mistake it for junk mail and toss it.

Expenses incurred prior to receipt of your card (after the plan year begins) can be submitted online for reimbursement. You can find more information about submitting a claim online in the Maintaining Your Account Online Participant Guide.

If you already have a card from last year, hold on to it. Your card will be reloaded with your new balances. New cards are typically only issued on expiration date.

How do I activate my card?

Your DirectPay Card will be automatically activated the first time you use it. When making purchases, use the "credit" option, not the "debit" option, since the card does not have a PIN number.

What if I did not receive my benefits card?

That can happen if your address has changed, but was not updated during enrollment. Also, the envelopes containing debit cards are not identified for your security. If you did not receive your card, contact a benefits specialist by email or phone to have a new one shipped. Address can be verified on the online portal.

Can I use my DirectPay Card to access prior year account balances?

Typically, card charges are deducted from your current year plan balance. However, if your plan has a grace period option, and you have a remaining balance from the prior plan year, card charges will first be deducted from the prior plan year until the grace period ends or the prior year balance is exhausted.

Using your DirectPay Benefits Card

How do I use the card?

The DirectPay Card may be used at provider locations (including most retailers and pharmacies that accept Visa cards). The card is limited to merchants that would logically provide medical items and services. For example, it won't work at a car repair shop. You'll use it just like a credit card to pay for eligible expenses. Just swipe your card for automatic deduction of the expense from your plan balance. Be careful that you only charge items approved for payment under your plan or you will have to repay the expense. For example, your card may not be used to purchase over-the-counter medications, even if you have a doctor's prescription. OTC supplies, such as bandaids may be charged to the card.

For plans that only pay for below deductible expenses covered by your insurance plan, **you should not place charges onto the card until you know how much the insurance is paying** and what amount is your responsibility. The IRS does not allow you to be paid for expenses BOTH by your insurance and your benefits card. Once you know how much insurance has covered, you can call your provider and give them your benefits card information over the phone.

What happens if I try to use my DirectPay Card for an ineligible expense?

If the transaction is ineligible or lacks sufficient documentation, you will receive a Receipt Reminder Request email within 7 days. You have up to 45 days from the initial notification to provide the supporting documentation or to repay the plan by making a check or money order (payable to your employer) for the amount of the ineligible transaction. At the end of that period (generally 45 days from the initial notification), if the expense has not been approved or repaid, either a payroll deduction for that amount will be taken by your employer, or your card will be deactivated. You will be notified of any payroll deductions by your employer. A participant can also repay the ineligible expense by sending in a check or paying for an expense out of pocket.

If your plan year ends or your employment has been terminated prior to the resolution of outstanding ineligible charges, you are still responsible to reimburse the plan for the ineligible charges. Intentional fraudulent use can lead to the deactivation of your card and legal action.

Where can I use the DirectPay Benefits Card?

The DirectPay Card is accepted at major retailers and pharmacies that accept Visa cards. Remember retailers limit what may be charged to the card to eligible items. If you are purchasing other items, along with your medical expense items, be sure to separate them so the cashier can ring them up separately.

What if the provider location doesn't accept my card?

If you are unable to use the DirectPay Card, simply pay the expense and submit it online for quick reimbursement. Submitting a claim is easy! Go to **WorkableSolutions.com** or **WorkableU.com** and login to your account to begin. You can find more information online at WorkableU.com and in the Managing Your Account Online Participant Guide.

Cardholders can find out their current account balance anytime by logging into their online account. From your account page you can also see the status of all claims. If you are unsure how to login to your account, check out the video on WorkableU.com or call us at 866-587-3539.

Save your receipts!

Does using my DirectPay Card mean I'll never have to submit another receipt?

No. Your card provides the convenience of direct payment from your plan so you don't have to pay and wait for reimbursement. However, **receipts will still be required for some card charges**, including most physician and hospital services. The IRS wants to be sure you have not also been paid for the expense through your insurance, so most medical providers require you to submit an Explanation of Benefits (EOB) from your insurance company showing what insurance has paid and the dollar amount that is your responsibility.

Non-healthcare merchants that sell medical goods and/or services use what is called an Inventory Information Approval System (IIAS) that effectively limits card charges to expenses that are eligible. Any ineligible expenses will not be accepted by the card and must be paid separately. **Purchases made at an IIAS retailer do not require further substantiation.** However, it's best to hang on to receipts in case they are ever needed down the road.

Most major retailers and drug stores have adopted an IIAS system. Some merchants, like Walgreens, use their own IIAS system. Hundreds of other retailers use a uniform list. For a listing of those participating merchants, check the Resources section at WorkableU.com.

A receipt reminder is sent to you via email to let you know that supporting documentation is needed to verify transactions that have occurred. When you receive a substantiation documentation request, fax or email all supporting documentation for each transaction listed. Use the Universal Claim Form to submit your receipts. When you provide documentation for card charges, be sure to mark the Card Charge column on the form with a "Y."

The IRS has regularly confirmed that expenses cannot be self-certified by the participant. If the expense does not fit within auto-adjudication categories (co-payment, IIAS, recurring expense from a previously approved transaction), the IRS requires the participant to submit documentation to substantiate the claim. This has been a long-standing requirement of consumer-driven plans and continues to be reinforced time and time again by the IRS.

When are receipts not needed?

What types of card transactions don't need additional substantiation?

Your card transactions can be automatically substantiated without additional paperwork for transactions that are:

- Employer-provided co-payments tied to the employer health plan up to a maximum five co-payments per card swipe.
- New transactions that match the provider and dollar amount of a previously approved transaction (e.g. orthodontia claims, maintenance prescription drugs, physical therapy) if Workable Solutions is notified on the very first transaction that there will be identical recurring transactions.

- Purchases made or services provided by IIAS-approved merchants and pharmacies. The IIAS system substantiates your DirectPay Benefits Card transactions at the point of purchase.
- Your card also may be used at some pharmacies where at least 90% of the items sold are eligible medical expenses.

Consult your enrollment materials and online user portal to learn the specifics about your plan. The plan provided by your employer may contain certain restrictions on DirectPay Card use, so it's important to review these materials thoroughly. You are responsible for making sure that you use the DirectPay Card only for services or items covered by your plan.

If your card does not work

What are some reasons why my DirectPay Benefits Card transactions may be declined?

If your DirectPay Benefits Card is rejected it may be because:

- The transaction is not for an eligible service or it does not match a pre-defined benefit or co-pay amount, as required by your plan.
- You're trying to purchase something other than or in addition to your pharmacy prescription.
- You're trying to buy over-the-counter medications after January 1, 2011.
- There are insufficient funds in your account to cover the expense.
- There is a problem with the merchant's card terminal.
- You are attempting to swipe at an invalid location. For example, a gas station or electronics store.

What if my DirectPay Benefits Card is lost or stolen?

To report a lost or stolen DirectPay Benefits Card, simply contact a Workable Solutions benefits specialist at **benefits@workablesolutions.com** or by calling 866-587-3539. The participant is also able to report lost/stolen or order replacement card using their online portal. The option is under the Profile tab. Your missing card will be immediately deactivated and a new card will be ordered for you.

You may be charged a \$10.00 replacement fee which may be deducted from your elected available balance. In the event that unauthorized charges appear on your account, contact a Benefits Specialist to dispute the charges.