



BENEFITS DEBIT CARD

EMPLOYEE HANDOUT

BENEFITS SPENDING MADE EASY



ONE DEBIT CARD FOR ALL OF YOUR BENEFITS



ABILITY TO REQUEST ADDITIONAL CARDS FOR A SPOUSE OR ELIGIBLE DEPENDENTS FOR FREE



NO FEES FOR LOST OR STOLEN CARDS

The Benefits Debit Card

The Discovery Benefits debit card is the fastest and most convenient way to pay for eligible expenses. The debit card makes it easy to access funds in your pre-tax benefits accounts, reducing your out-of-pocket costs. At many merchants, it also simplifies the way expenses are verified for eligibility.

How It Works

Swipe your benefits debit card to instantly pay for eligible expenses with funds from your benefits accounts. Make sure to swipe your card before your final service date to ensure funds pull from your current plan year. Where you swipe the card will determine whether any steps are needed after that. In addition to using your benefits debit card to pay for services at your healthcare provider's office, you can also use it at the following types of merchants:

IIAS

Many merchants provide IRS-required information for documentation right at the point of sale through an Inventory Information Approval System (IIAS). An IIAS merchant auto-substantiates the claim, so you won't need to provide additional documentation on qualifying expenses.

90% Merchants

Our debit card also works at pharmacies or drug stores that meet the IRS' 90 percent rule. At least 90 percent of the gross sales at these merchants come from eligible medical expenses. For a full list of IIAS and 90 percent rule merchants, visit www.DiscoveryBenefits.com.

Submitting Documentation for Debit Card Transactions

Occasionally, documentation will be needed to verify the eligibility of an expense paid for on your debit card. Even places like doctors' and dentists' offices may require you to submit documentation because some expenses available at these facilities may not be IRS-eligible (e.g. cosmetic procedures, teeth whitening).

When Documentation Isn't Needed

- When used at an IIAS merchant
- When used for recurring expenses that match the provider and dollar amount for previously substantiated claims
- When used for co-payments tied to the account holder's health plan (Note: These amounts need to be communicated to Discovery Benefits by your employer)
- When used to access HSA funds

If none of the above criteria apply, you'll be notified via email or mail that documentation is needed.

What to Submit

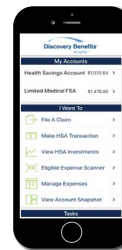
When submitting documentation for a debit card transaction, an Explanation of Benefits (EOB) from your insurance company will typically be your best bet, as it contains all the information you need to substantiate a claim.

But, when in doubt, the IRS has identified the criteria for what needs to be included when submitting documentation for eligible expenses:

- Name of the provider/merchant
- Date(s) of service
- Type(s) of service
- Amount (after insurance, if applicable)
- Name of person who received the services (if the account covers dependents)

How to Submit

You can submit documentation in seconds using the Benefits Mobile App by Discovery Benefits. Our app is the quickest and easiest way to submit documentation because it lets you use your phone's camera to take pictures of your documents and upload them on the spot.



DOWNLOAD THE APP FOR FREE ON APPLE AND ANDROID SMARTPHONES AND TABLETS



You can also submit documentation through your online account or via fax or mail. No matter how you choose to submit documentation, we'll process your claim in two business days.



Watch our Easy Substantiation video at www.DiscoveryBenefits.com/easysubstantiation to learn more about submitting documentation for debit card transactions.



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