



ebs Flexible Spending Account Program Questions & Answers for the *Convenience* Card Program

Q: What does my *Convenience* card cover?

A: The card will cover all expenses currently allowed under a Cafeteria section 125 plan. Examples are coinsurance, deductibles, copayments, prescriptions, eye glasses, corrective eye surgery, dependent daycare expenses.

Q: Where can I use my *Convenience* card?

A: You can use your card at any provider that accepts MasterCard®, or at any pharmacy that accepts MasterCard®. You can also use your card when you receive a doctor's bill by writing the card number on the invoice.

Q: What if my provider does not accept MasterCard®?

A: If your provider does not accept MasterCard® then a manual claim would have to be submitted for reimbursement.

Q: How will the provider know the dollar amount to swipe the card for?

A: You will need to let your provider know to only swipe your card for your copayment amount and not the entire amount. The claim will still need to be submitted to the insurance company for payment.

Q: How do you know if I purchased other items such as a soft drink or other non allowed items?

A: The card only works for certain merchant codes that are related to health care. Perimeters are set in the system based upon your medical, dental, vision and prescription plans. If any card swipe amount does not meet the criteria you will be requested to provide documentation of the expense in question. If you do not provide this, we will request that you repay that amount back to the plan. If you do not repay the plan, your card will be deactivated until payment has been received.

Q: Does this card cover all members of my family or can a separate card be requested for a spouse?

A: Additional cards can be requested for any member of your family over the age of 18. Your account will be deducted \$10.00 per additional card.

Q: If I have both a medical reimbursement account and a dependent care account will I have two different card?

A: No, you only need one card and it will work for both the medical expenses and dependent care expenses.

Q: How can I find out the balance on my account?

A: Once your plan is effective, there are two ways to find out information about your account. You can call the **ebs** customer service number at 1-914-762-6500 (9:00 am –5:00pm ET) or go online at www.wealthcareadmin.com. Also statements will be sent to the participants home address quarterly.