

**How do I know how much is in my account?**

You can see your balance and view your account activity online anytime. Or call **BASIC NEO** at **800-775-3539** (the number on the back of your card) to obtain your current balance.

**What happens if my provider doesn't accept VISA®, or the card is denied?**

You will need to pay your provider, then submit the expense to BASIC NEO for reimbursement.

**Do I have to use the card for all expenses?**

NO - it is offered only as a convenience. You can still submit claims manually to BASIC NEO and get reimbursed by check or direct deposit.

**Can I get a second card for my spouse to use?**

Every FSA participant will automatically be issued two cards in the employee's name. One can be signed and used by the employee and the other can be signed and used by the spouse or dependent.

**Is there a fee to get and use the card?**

Two cards are issued free of charge and there are no transaction fees when you use the card. Bancorp (the card issuing bank) will deduct a \$2.50 card processing fee from your FSA account for each additional set or replacement set of cards that is requested.

**Do I use the same card every year, or will I get a new card each year?**

Your card will be valid for three years from the date of issue, so do not throw away your card at the end of the year! Cards are automatically replaced before the card expiration date. On the first day of the new plan year, your new FSA elections will be loaded to the card.

**What if I lose my card?**

Report the loss immediately to BASIC NEO so we can turn off your current card(s) and issue replacement card(s). A \$2.50 card replacement fee will apply.

**Important Things To Remember When Using Your BASIC Prepaid Benefits Card**

- ✓ Keep all of your receipts because documentation for any expense paid through an FSA plan should be retained for your personal tax records. In addition, you will be asked to send some card transaction receipts to BASIC NEO to verify your expenses. IRS allows only certain expenses to be paid from your FSA without documentation.
- ✓ The card will work only at businesses with merchant codes that are providers of medical or daycare services. This includes merchants that sell medical products (e.g. drug stores, discount stores, supermarkets, etc.). However, these merchants must have the Inventory Information Approval System (IIAS) in place that recognizes qualified FSA expenses at the point of sale. If the merchant does not have this system in place - the card will NOT work.

**Pay For Over-The-Counter Medical Supplies and Prescription Drugs The Easy Way!**

Most retail drugstores and discount store chains use the Inventory Information Approval System (IIAS) that can recognize what purchases are eligible for reimbursement from a health FSA. Qualified items purchased with your card at IIAS locations will automatically be approved and paid from your FSA without having to send in receipts! View a list of qualified IIAS merchants online at [www.basiconline.com/neo](http://www.basiconline.com/neo).

This card is intended to have limited utility. Use of this card is authorized for specific types of purchases as set forth in your plan document. It cannot be used at all VISA® acceptance locations. No cash access.

If you have questions about using the BASIC Prepaid Benefits Card, call BASIC NEO at **1-800-775-3539**

Or log onto our website at [www.basiconline.com/neo](http://www.basiconline.com/neo) for more information.

The BASIC Prepaid Benefits Card is issued by Bancorp Bank.



**SIMPLIFY YOUR LIFE**

*with the swipe of a card!*

**Your FSA plan just got easier to use!**

You can use the BASIC Prepaid Benefits Card to pay for qualified expenses directly from your Flexible Spending Account plan. For the Medical FSA, the card is programmed with the value of your FSA benefit at the beginning of the year and can be used throughout the year to pay for your expenses at the point of sale. For the Dependent Care FSA, the value is loaded to your card as you make payroll contributions to the account.

 **330-864-0690**  
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Akron, Ohio 44333



## Advantages of Using the BASIC Prepaid Benefits Card for your FSA Expenses

No more paying cash up front! Payment for medical or dependent care services comes directly from your reimbursement account.

Using the card reduces the number of claim forms you need to send to BASIC NEO.

You have online access to real-time card account information on our secure website. You can check your card balance or look up your card transactions any time at [www.basiconline.com/neo](http://www.basiconline.com/neo).

Use the BASIC Prepaid Benefits Card to pay for eligible expenses from your health or dependent care Flexible Spending Account. The card can be used at qualified locations that accept VISA®, including doctor and dentist offices, vision care providers, pharmacies and certain other retail locations. Approved expenses are deducted from your pre-tax accounts – *without the hassle of reimbursement checks!*

### How does the card help me use my FSA?

Instead of submitting claims to get reimbursed after you have incurred qualified expenses, use the card to pay the expenses at the point of sale, and submit documentation later (and sometimes, not at all). The amount of your eligible purchases will be deducted automatically from your account and the pre-tax dollars will be electronically transferred to the provider/merchant for immediate payment. No more out-of-pocket costs while you wait for a check!

### Where can I use the card?

It works like any debit card except for three important differences:

- It is limited to specific merchants that provide medical services or products, or to daycare providers. The card will not work at businesses that do not provide any services or goods covered by the FSA plan, such as gas stations, department stores, and restaurants.
- You cannot use it at an ATM or for “cash back” when making a purchase.
- Most transactions are completed without the use of a PIN by choosing “credit” as the card transaction type. If you prefer, you may request an “optional” PIN by calling **1-866-898-9795**. Any PIN required transactions should be completed as a “debit” transaction type.



### What are my responsibilities for using the card?

Every time you use the card you are certifying that you will only use it for expenses that qualify under your employer’s FSA plan and that the expenses paid with the card will not be reimbursed by any other plan. You also agree to submit sufficient documentation of any expenses paid with the card whenever receipts are requested.

### If I receive a bill for a medical expense after it was incurred, can I use the card to pay the bill?

**YES** - as long as the expense was incurred in the current plan year, while you were an active participant, and there is enough benefit remaining in your account. Just write your card number on the invoice as you would for a credit card payment. You will be asked to send documentation to BASIC NEO showing the service was incurred during the current plan year, so be sure to save the billing statement from the provider showing the date of service (not the billing date or date of payment).

### What is a qualified expense?

The same expenses as defined by your employer’s Medical or Dependent Care FSA plan.

### Do I need to send in claims and receipts for expenses paid with the card?

You will not need to send receipts to BASIC NEO for certain expenses like copays for office visits and prescriptions, or for transactions that the merchant can verify at the point of purchase as qualified medical expenses. All other card transactions must be documented to verify that the expenses comply with IRS guidelines. You will be asked to send a claim and receipts to NEO. Each receipt must show: the merchant or provider name, the service received or the item purchased, the date of service, and the amount of the purchase. You should keep copies of all of your receipts for your personal records. You will be advised by email within a few days of the transaction if you need to send in a receipt.

### What happens if I don’t send in documentation when requested?

If receipts are not submitted as requested to verify a charge made with the card, then the card may be suspended until receipts are received. You may be required to repay the amount charged. The Plan Administrator will advise you that the card has been suspended if a receipt is not received. Submitting a receipt or repaying the amount in question will allow the card to be reactivated.

### What if I do not have enough left in my account to pay for an expense?

If your balance is not enough to cover the entire expense, the card swipe might not be approved. You can check your account balance any time online or by calling BASIC NEO at the number on the back of the card. You can have the merchant or provider swipe the card for the amount of the balance remaining in your account, then you can pay the difference with another payment method.