

# Frequently Asked Questions About Your Consumer Accounts MasterCard® Card

## What is a Consumer Accounts MasterCard® Card?

A Consumer Accounts Card<sup>SM</sup> provides you with a convenient way to access funds from your:

- Health Care Flexible Spending Account (FSA)
- Dependent Care Flexible Spending Account (FSA)
- Personal Benefit Account (PBA) or Health Reimbursement Account (HRA).

You can use the Consumer Accounts Card to pay for certain eligible expenses from any of these accounts—FSA and/or PBA/HRA. The card works on the MasterCard® financial system. It is swiped on a bankcard terminal at your doctor's office, pharmacy or other eligible location and you sign a receipt to authorize your purchase.

## How does the Consumer Accounts Card work?

You, your covered spouse and covered dependents can use your Consumer Accounts Card at approved locations that accept MasterCard® to pay for eligible expenses. These expenses include copayments for eligible prescription, office visit, hospital, emergency room, vision, dental and mental health expenses. You can also use your card at participating pharmacies for prescription liability amounts, such as deductibles and discounted rates. Use your card either at the time of service, or when you receive a bill, to pay eligible prescription expenses or copayments as described above.

The card is programmed with your personal account information, including the amount available under your plan. When you use your card to pay for eligible expenses at the time of service, you don't have to pay out-of-pocket or submit a claim for reimbursement.

There is no cost to you to activate or use your card. UnitedHealthcare offers this card to you as an added convenience to access your FSA and/or PBA/HRA funds.

## How do I activate my Consumer Accounts Card?

Review all information, including the Terms and Conditions, to make sure the Consumer Accounts Card is right for you. Once you decide you want to use it, activation is easy. You will receive two Consumer Accounts Cards in the mail, along with the Terms and Conditions. If you agree to these terms, sign the back of both cards. Spouses and dependents will be required to sign the back of their own cards. Then after the first day of your plan effective date, call the toll-free number listed on the back of the card to activate it. Your cards will be ready to use three business days after your call.

## What if I choose not to activate my Consumer Accounts Card?

If you decide not to activate your cards, simply cut them up and discard them.

## I activated my Consumer Accounts Card, now what do I do?

Three days after you activate, you are ready to use your card! You can use it at approved locations to pay copayments associated with eligible prescription, office visit, hospital, emergency room, vision, dental and mental health expenses. You also can use your card at participating pharmacy benefit plans for prescription liability amounts, such as deductibles and discounted rates.

## Can I continue to have auto-rollover in place in addition to using my card?

If your employer offers auto-rollover of claims from any applicable benefit plan to your PBA/HRA and/or FSA, you can rely on this feature in addition to using your card. You can use your Consumer Accounts Card to pay for eligible copayments and prescription amounts. Other types of services will be processed through the appropriate benefit claims system, and the balance you owe will be transferred automatically to your PBA/HRA and/or FSA.

### **How can I use my Consumer Accounts Card to pay eligible expenses?**

If the location has a bankcard terminal that accepts MasterCard®, you have money available in your account, and the expense can be authorized, you can use the card instead of paying out-of-pocket. When you are asked to select *debit* or *credit*, select *credit*, even though it says *debit* on your card. If you select *debit*, you will be asked for a PIN; however, your card does not require a PIN and the transaction will not authorize. Successful transactions transfer the money from your FSA or PBA/HRA directly to the provider, vendor or merchant. Before the transaction is complete, you will need to sign the receipt.

The Consumer Accounts Card will only authorize transactions at bankcard terminals programmed with valid merchant category codes that identify them as providers or businesses for approved services. If a device is not programmed with a valid code, your purchase will not be authorized. For example, you will not be able to use your card at an ATM or gas station, or at a valid location that does not have the correct merchant category codes programmed. We do not issue the bankcard devices and we have no control over how each is programmed.

If you want to use the Consumer Accounts Card for a bill you received in the mail, you can do so just as you would use a MasterCard®. To pay eligible prescription expenses or copayments as described above, call the office or write the information in the space provided on the bill. Identify the payment type as MasterCard®; give the card number, expiration date, and any other information requested.

### **What expenses are eligible for use with my Consumer Accounts Card?**

Your enrollment materials provide information about eligible expenses for your FSA and/or PBA/HRA. Using the Consumer Accounts Card does not change your eligible expenses. You are responsible for making sure that you use the card only for those services or items covered by your plan.

### **Can I use my card to purchase over-the-counter (OTC) drugs?**

Yes, but only online through myuhc.com. Only eligible FSA expenses will be authorized via the Consumer Account Card.

### **What if I use my Consumer Accounts Card to pay for a prescription drug copay, but I am also purchasing another non-prescription item, such as shampoo or an over-the-counter drug, in the same transaction?**

For a transaction to authorize, we must be able to match a card transaction amount to the exact amount you owe for a covered prescription at the pharmacy. Therefore, you must pay for ineligible items (such as shampoo) separately. The same applies for over-the-counter drug expenses. Although these expenses may be eligible for reimbursement under your plan, they *cannot* be purchased with your card because they cannot be substantiated electronically. To receive reimbursement for OTC drugs, if your plan includes OTC drug coverage, use your card to shop online at myuhc.com or save your receipts and submit the claim manually, following the guidelines on the claim form.

Remember, it is your responsibility to use the card only for qualified expenses covered by your FSA and/or PBA/HRA and to keep all of your receipts. Each time you present your Consumer Accounts Card for a payment, you will sign a receipt. Your signature acknowledges that the charges represent qualified FSA or PBA/HRA expenses.

### **Once I use my card, do I have to use it all the time?**

No, you can also use another form of payment and file a claim manually. If you are enrolled in auto-rollover, you can rely on our automatic claim submission process to submit the claim for you (except for non-online over-the-counter drug purchases, which must be submitted manually).

### **How long is my Consumer Accounts Card valid?**

Your card is valid as long as you have an FSA and/or PBA/HRA with UnitedHealthcare, or until we issue you a new card. When your new plan year is effective, your card will be updated with your new plan information and any applicable account balance.

### **What if I decide not to use my card anymore?**

If you no longer wish to use your card, simply call 1-866-755-2648. This number is printed on the back of your card and in your card materials.

### **What if my Consumer Accounts Card is rejected when I use it?**

If your card is rejected, it may be because:

- Your card has not been activated
- The transaction can't be authorized
- There are insufficient funds in your FSA or PBA/HRA to cover the expense
- The bankcard device where your card was swiped is not programmed with a valid merchant category code
- The transaction cannot be substantiated

If your card doesn't work at the time of purchase, or a transaction is denied, choose another payment method, such as cash or check. If you are enrolled in auto-rollover, you can rely on our automatic claim submission process to submit the claim for you (except for non-online over-the-counter drug purchases, which must be submitted manually). Save your receipt and submit your claim manually along with a reimbursement request form. You can download a form at [myuhc.com](http://myuhc.com)® or call the FSA or PBA/HRA Customer Service number on your plan materials to request one.

### **What do I do if I have a charge that exceeds the amount available in my FSA or PBA/HRA?**

If the billed amount is greater than the available balance in your FSA or PBA/HRA, the entire transaction will be denied. If you know the balance in your account(s), you may ask the provider or business to submit that amount on your card and pay the balance of the charge yourself.

You can review available funds online at [myuhc.com](http://myuhc.com), or call the number on your Consumer Accounts Card for account balance information.

### **Can I have a negative balance in my FSA and/or PBA/HRA?**

Yes. The transaction information for the Consumer Accounts Card is updated daily. However, there could be an instance when the card is used on the same day that a manual claim is received and the amounts of both services combined results in a negative balance in your account. If this occurs, we will contact you to advise you of overpayment procedures.

### **What happens if my PBA/HRA pays first, and not all services are covered – for example: pharmacy claims?**

Your card is programmed to take funds from the account designated by your employer to pay first—either your PBA/HRA or your FSA. If the merchant category code for pharmacy is not eligible under the account designated to pay first, the charge will automatically roll over to your other account for payment consideration. If authorized, payment goes directly from your account to the pharmacy.

### **When are funds available in my FSA and/or PBA/HRA?**

If you have a **Health Care FSA**, the full amount of your annual contribution is available to you at the beginning of your plan year. For example, if you elect to have \$1,000 contributed to your Health Care FSA, you can use that amount for eligible expenses at *any time* during the plan year.

If you have a **Dependent Care FSA**, you can only withdraw funds that you have already contributed at the time of service. You cannot withdraw any money that you have not already put into your account.

When you contribute money to your Dependent Care FSA, a few days are required for processing before the money is available in your account. You can go online at [myuhc.com](http://myuhc.com) or call the number on your Consumer Accounts Card before you receive services to ensure that funds are available in your account.

If you have a **PBA/HRA**, the full amount of your employer-sponsored funds designated for your account is available to you at the beginning of your plan year.

### **What if my Consumer Accounts Card is lost or stolen and someone uses my funds?**

If you report your card as lost or stolen, it will be deactivated immediately and new cards will be reissued. It is your responsibility to monitor your account activity and report any unusual or fraudulent transactions to UnitedHealthcare and your employer.

If your card is lost or stolen, call the number on your Consumer Accounts Card immediately (1-866-755-2648). This number is also included your card materials. If you call the number on the back of your card within four (4) business days of your card being lost or stolen, you won't lose any money if someone used your card without your permission. If you do not call the number within four (4) business days after you learn of the loss or theft of your card, and it can be proven that someone could have been prevented from using the card without your permission if you had called, you could lose as much as \$50.

**Can I use my Consumer Accounts Card to pay for the entire bill at my doctor or dentist's office?**

You can use your card to pay for copays; however, you cannot use your card to pay for any portion of the charge covered under your medical or dental plan.

Your Consumer Accounts Card gives you convenient access to your funds to pay for eligible *copayments*. These copayment amounts are not covered by your medical or dental plan, but covered under your FSA or PBA/HRA. Your doctor or dentist will bill your medical or dental plan for reimbursement. You can use your Consumer Accounts Card to cover any eligible *copayments* you owe, or if you are enrolled, let auto-rollover process the claims through your account(s).

**Can I use my Consumer Accounts Card at online pharmacies or for mail-order prescriptions?**

Yes, you can use your card at online pharmacies for eligible expenses and copayments only, as described previously. Enter your Consumer Account Card number online or on the order form as you would for a MasterCard®. If you already have an account established with the online or mail-order pharmacy, you will need to update your payment information with your Consumer Accounts Card information. Remember, if you do not have enough money in your FSA or PBA/HRA, your transaction will be denied.

**What type of records am I responsible for keeping when I use my Consumer Accounts Card?**

Always keep a copy of your itemized receipts for card transactions. The receipt must show the date the expense was incurred (not the paid date), the amount of the expense for which you are responsible, the provider of service, and a description of the service and/or expense.

The IRS requires you to keep all documentation associated with reimbursement from your FSA and/or PBA/HRA in the event of an audit. In addition, UnitedHealthcare may determine a particular transaction made with your Consumer Accounts Card requires additional review. If so, you will need to provide UnitedHealthcare with the same information you would supply to the IRS to substantiate your transactions with the Consumer Accounts Card.

**What if I have questions about my Consumer Accounts Card or my FSA and/or PBA/HRA?**

Call the toll-free number on your Consumer Accounts Card:

- For card balance information
- For card transaction information
- To report a lost or stolen card
- To resolve a processing dispute (if you do not agree with a charge that appears on your card)
- If the card is not working at the bankcard terminal
- To order additional cards

If you have a question about your FSA and/or PBA/HRA benefits, call the Customer Service number in your plan materials.

**Will I receive a statement or report to detail my Consumer Accounts Card transactions?**

If you have an active card status, or any Consumer Account Card transactions, you will receive a Consumer Accounts Card statement. The statement provides a monthly record of your FSA and/or PBA/HRA activity, as applicable, and will be delivered to your home free of charge. You can also call the toll-free number on your Consumer Accounts Card for transaction and balance information.

In addition to your monthly Consumer Accounts Card statement, your end-of-year and/or quarterly statements will show FSA and/or PBA/HRA claim activity and balances. If your employer offers them, these reports are available online at myuhc.com.

**How will I see my Consumer Accounts Card transactions on myuhc.com?**

Whenever you use your Consumer Accounts Card to access funds in your FSA or PBA/HRA, you will see the word "Yes" under the **Paid with Consumer Accounts Card** column in the Claims Summary on myuhc.com.