



MySourceCard: Frequently Asked Questions

Is this a regular credit card?

No. The MySourceCard is in fact a **“Signature Debit Card”**. It is a debit card linked to your Flexible Spending Accounts to simplify claims processing. It can be used only at eligible locations for eligible plan expenses. When swiping the card, simply **treat it as a credit card**. There is no pin number associated with your card.

How does the MySourceCard benefit me as a participant?

Using the MySourceCard provides you with three major benefits:

1. Virtually eliminates paying up front for out-of-pocket health care expenses
2. Reduces the amount of manual claims submission (claim forms) **BUT RECEIPTS WILL STILL BE REQUIRED FOR ANY EXPENSE THAT DOES NOT AUTO SUBSTANTIATE. SEE “DO I STILL HAVE TO SEND IN RECEIPTS” BELOW**
3. Eliminates waiting on a reimbursement check

Where can the card be used and what are some examples?

The MySourceCard may be used for eligible flexible spending account purchases at qualifying flexible spending account merchants, wherever MasterCard is accepted, for your unreimbursed medical, dental, vision, and daycare expenses. Simply swipe the card. Some examples are: hospitals (including emergency rooms), physician offices, dental offices, vision service providers, pharmacies, and dependent care locations that accept MasterCard.

Who will not accept the card?

Merchants who are not approved health care providers (restaurants, gas stations, etc.). If you attempt to use the card at a location that is not deemed eligible, the card will be declined. In **“Big Box” stores** you will need to submit your debit card first before the clerk starts ringing up your items—then all approved items will attach to it and you then can submit an alternate method of payment for your other items. Finally, there are some doctors, dentists, and pharmacies that do not accept cards.

Do I still have to send in receipts?

- **YES** for some items you will need to send your receipt to Pacific Benefits for review. The IRS still requires receipts for all expenses and these should be kept by the employee for future audits. However, when using the card, receipts do not have to be sent to Pacific Benefit Consultants, Inc. unless requested.
- Over-the-counter eligible expenses from some Big Box stores will auto adjudicate—at the register--please see attached IAS flyer.

How do I turn in my receipts?

Simply print out the email that states that a receipt is required, attach your receipt and fax or mail to Pacific Benefits.

What if MasterCard is not accepted or the card is declined?

Not all merchants accept MasterCard. **COSTCO will not accept Debit cards.** Use normal manual reimbursement procedures; complete and submit a reimbursement form for the eligible expense with your receipt and you will be sent a check for the eligible amount. If the card is declined, it may be that the register location is not recognized as eligible. If this is the case, and the expense is eligible, you will need to submit a reimbursement form. Forms are available on-line or through your employer. The card will be declined if your expenses have exceeded the amount you have promised to contribute for the plan year, less reimbursements to date. Up-to-date information on your account balance is available on-line at www.myrsc.com or by phone at **Flex-Voice (800) 838-4511**.

Do I ever need to get approval before using my debit card?

Approval is needed only if you are planning on using the card for a large purchase of **\$2,000 or more** at one time. You must get pre-approval from Pacific Benefits by calling (800) 838-4511 or (916) 361-6955.

What happens when I use my card for items that are not Auto Adjudicated (require receipts)?

You will receive an email within five to seven days requesting substantiation of the expense. Then you can attach your receipt or Explanation of Benefits (EOB) from the insurance company. to the email and fax or email it back to us.

How long do I have to send in my required receipts?

You will receive an email within several days after the expense requesting receipts within 15 days. If receipts are not received within that time frame you will receive a second email disallowing the expense **and requesting repayment**; if no action is taken your card will be suspended until the matter is resolved. Since this is a debt to the employer, it may be offset against future claims or even payroll deducted from your paycheck.

When using the card for Auto Adjudicated items do I still have to save my receipts?

Yes. The IRS requires that you have receipts for all expenses. You may be required to present receipts for claims substantiation to ensure that only eligible items and services were purchased with the card. The IRS does require receipts if you are audited. It is always wise to save your receipts. We recommend the **“shoe box” method**—for your receipts—one box labeled for each year.

Why is it important to always check my account balances before using the card?

Just like your regular credit cards, if the amount of the expense exceeds your current unused limit, the transaction will be declined; i.e., your unused yearly limit-\$200, amount of expense-\$201 = card declined. Your unused yearly limit at any time is the yearly amount you signed up for minus your claims paid to date. **The mySource Card is unique in that you can access your account balances by Flex-Voice on your way to the doctor's office by calling (800) 858-4511**

How does the card work for Dependent Care?

Since Dependent Care is **not an advance account**, unlike the Health Care Expense Account, the card will only pay what is in the account to date. If Dependent Care is paid each month **in advance**, there are two options. First, if possible, the first month of Dependent Care should not be claimed (in order to build a balance in the account). Each month thereafter the card can be used as there will be enough money in the account to clear it. The last month of the plan year a paper claim should be submitted to receive the first month balance. Or alternatively, paper claims can be used in lieu of the card. If Dependent Care is paid at month's end (**in arrears**), there will be a balance in the account and it works fine. However, always check your account balance on line before using your card to avoid the embarrassment of having the card rejected. Never submit a claim for more than your account balance.

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

Yes, this card covers all members of your family. An additional card may be requested for any family member over the age of 18 at a one-time cost to you of \$2.00.

If I have both a Health Care Reimbursement Account and a Dependent Care Account, will I have two different cards?

No. You only need one card. The MySourceCard works for all Flex programs in which you are enrolled. *Remember, the Dependent Care Account (unlike the Health Care Reimbursement Account) is not an advance account. Your funds are only available after your contribution has been made. Please check your balance on line prior to payment to verify available funds.*

What happens if I accidentally use the card for an ineligible expense?

It is your responsibility to use the card for only eligible expenses. If you purchase ineligible items with the card, your employer has the right to recoup those costs from you. This can be accomplished through payroll deduction or you reimbursing your employer in full for the ineligible amount. You may write a check to your employer or go to our special website, www.myrsc.com, and transfer funds electronically from your personal checking account to pay back your Cafeteria Plan account.

How will the provider know the dollar amount to be paid when they swipe the card?

Your physician, pharmacist or hospital will ask you to pay for your co-pay, deductible or your portion of the bill. You simply let them know that you are using the MySourceCard to pay. They will swipe the card and you are on your way.

If the physician, pharmacist or hospital does not know your balance due (after health plan payment) at the time of service, you may write your card number on the statement from the provider. They will be able to debit your account. Remember, you can only do this if the service was performed (or expense incurred) during the plan year.

If I just re-enrolled as a participant for the new plan year, can I use the card for both the old and new plan year?

Yes, if your plan has the "**grace period.**" You will be able to use your card for expenses incurred during the "grace period" and it will automatically apply the expense to your previous years balance until that is spent and then all expenses are charged to your current year's election.

How will I know how much is left in my account?

Account balances are available on our special website, www.myrsc.com. In addition, you may view your claims history and see the status of current claims that have not been settled. You also have the option of calling Flex-Voice at (800) 838-4511 or (916) 361-6955 for account balance information.

When will I receive my card?

You will receive your card within a few weeks of you or your employer signing up for the card. It will come in the mail in a white envelope to your home address. **The return address will be for PBCI, 3090 Fite Circle, Ste. 201, Sacramento, CA –see below.** If you have claims to submit before you receive your card, you can submit them the traditional way by mail or fax, with all supporting documentation. Interactive claim forms are available on www.pacificbenefits.com or www.myrsc.com. Note that you will use the same card for up to a three year period. Therefore, do not dispose of the card at the end of the plan year.

How will my card be activated?

You will be required to activate your card by either logging into the website www.myrsc.com or by calling (888) 523-4308. Instructions will be included with your card.

What do I do if I lose my card?

If you were to lose your card, please contact Pacific Benefits immediately so the card can be blocked and a new card re-ordered. The cost to you to order a new card is \$5.00

PBCI
3090 Fite Circle
Suite 201
Sacramento, CA 95827

POSTED BY: DPLS IN 460 T572

PRESORTED
FIRST CLASS



RETURN SERVICE REQUESTED

>000125 5706161 000191 2 1 OZ 0000
NIMI SILVESTRE
5805 LAGUNA SHORE WAY
ELK GROVE, CA 95758

257 7 HMAQIN31 95758





**Connecting your
Employee benefits
with your wallet**

mysourceCard[®] is a MasterCard[®] Credit Card that also works seamlessly with Employer Sponsored Reimbursement Plans such as an FSA or HSA.

This MasterCard[®] Debit Card Virtually Eliminates:

- Out-of-Pocket Expenses
- Claim Forms
- Reimbursement Checks

As a *mysourceCard*[®] user, your card is linked to an Industry Standard for IIAS (Inventory Information Approval System) Compliance. The Industry Standard for IIAS is formed by the IIAS Standards Interest Group

What is the IIAS Standards Interest Group?

The IIAS Standards Interest Group is composed of a broad range of companies, including retailers, card issuers, third party plan administrators ("TPAs"), merchant acquirers, processors, financial institutions, trade association groups, software vendors, and payment card networks. The IIAS Standards Interest Group was formed to meet **IRS requirements** for operating an IIAS by the mandated deadline of January 1, 2008.

Participating IIAS Merchants Effective 01/1/2010:

Albertson's – SuperValu		
Drugstore.com	CVS Pharmacy	Raley's Bel-Air
Long's Drugs	Food-4-Less	
Pak'n Save Foods	Ralph's	
Safeway	Fred Meyer	
Sam's Club	Lucky's	
Target Corporation	Pay Less Supermarkets	
Vons	Pic' n Save	
Walgreens	Savon	
Wal-Mart Stores	Tom Thumb	

How do I use my card at these providers? You will always present your mySource card first--and then your alternate payment method for the rest of your purchases.