

Health Flexible Spending Account Debit Card Questions and Answers

These Questions and Answers are for informational purposes only. Please review all debit card materials including the cardholder agreement you receive with your debit card and the information on the [Minneflex webpage](#). Contact the City of Minneapolis Benefits Office at benefits@ci.minneapolis.mn.us for additional information.

Q. Who receives debit cards?

A. All employees who contribute to the Minneflex health care spending account plan receive debit cards. The entire annual pre-tax amount designated by the employee is loaded onto the debit card. **Note: The card cannot be used for the HRA/VEBA or dependent care spending account.**

Q. When will I receive my debit card?

A. The existing debit cards of employees who participated in the health care spending account in 2010, will be re-loaded with the 2011 health care spending account election on January 14, 2011. Cards will be mailed in mid-January for 2011 participants who did not participate in 2010.

Q. How do I request additional debit cards?

A. You can request a new card if you participated in 2010 but do not have your debit card anymore. You can also request additional debit cards for family members. To request the cards, complete the Benefits Card Request Form available on the [Benefits website](#) or by calling OptumHealth Financial Services at 763-421-5510.

Q. How do I report a lost or stolen card?

A. Call OptumHealth Financial Services immediately at 763-421-5510 to de-activate your lost or stolen card and request a replacement.

Q. Can I use the debit card anywhere I wish?

A. No. The debit card may only be used for health care purposes. The most typical places where the card can be used are at drug stores, pharmacies and vision care providers.
Note: Due to a change in Federal Legislation, the debit card CANNOT be used for over-the-counter medication.

Q. Can I use the debit card to pay for doctor and dentist bills?

A. Yes. When you receive a bill from the doctor or dentist, you may provide your debit card number. The amount of the bill will be debited providing you have enough balance on your card.
Note: The debit card will be active from January 1, 2011 – December 31, 2011. Therefore your health care provider must process your debit card payment prior to December 31st, 2011 to access the funds through your debit card.

Q. Will I need to save my receipts and other documentation for expenses paid with my debit card?

A. Yes. The IRS requires that participants save all receipts and documentation for expenses paid with the debit card. Optum Health Financial Services will contact you to request receipts when necessary. When you are required to submit documentation, you will receive a receipt notification letter from OptumHealth Financial Services instructing you as to how and where to send the documentation.

Q. What if my available balance is insufficient to cover the amount of the item(s) I am trying to pay for using my debit card?

A. Your available debit card balance must equal or exceed the amount due or the transaction won't be allowed. You can either have the vendor create two charges, one for the balance on the debit card and one for the remainder of the charge which you will be responsible for paying in another manner, or you can choose to pay for your purchase with cash or a personal credit or debit card, and submit a request for reimbursement through the paper claims process.

Q. What happens if I write my debit card on a medical bill and mail it for payment, but I do not have enough money remaining on my debit card to cover the cost of the bill?

A. Depending on the accounting method used by the provider, you will have a negative balance and OptumHealth Financial Services will be notified by the provider to collect an overpayment from you or the

transaction will be declined and the provider will contact you directly to collect payment. If an overpayment has been made, you will be responsible for repaying the amount of the overpayment.

Q. How do I access my FSA account at ARC?

A. You can access account information, including debit card activity, by contacting OptumHealth Financial Services by phone at 763-421-5510 or online. For online access go to [OptumHealth Financial Service](#), click on "Participant" and enter your User Name and Password in the Claims User Login section.

For debit card information only: visit www.mbicard.com to view and print activity and balance information. Click on Participant Login on the home page. Click on "Create Account" on Participant Portal login page. On the Account Creation page use your social security number as your employee ID. Enter your debit card number in the next section (there is no employer ID). Create a user ID and a password using 7-8 characters. Answer the remaining questions and submit.

Q. I elected to contribute to the Minneflex health spending account, do I have to use the debit card?

A. No. The debit card is provided for your convenience. You may opt to submit claims for reimbursement to OptumHealth Financial Services through the paper claims process.