

## Benefits Card Frequently Asked Questions

### Easy to Use. Saves you time.

Use your **OneBridge Visa® Benefits Card** to instantly pay medical care expenses directly from your health reimbursement arrangement (HRA). No filing claims and waiting to get reimbursed!



- Monthly card fee may apply upon activation
- Spend up to 90% of your HRA balance every day (\$5,000 daily limit)
- Request separate cards for your spouse or dependents (one-time charge of \$1 per card)

Benefits Card availability and monthly fee (if any) depend on your employer's plan design. Check with your employer or give us a call at **1-844-342-5505** if you need to confirm.

### Save your supporting documentation.

Your HRA is tax-free. The IRS requires us to make sure every transaction is for a qualified medical care expense. Sometimes the electronic transaction data we receive isn't enough. We'll let you know when we need a copy of the **explanation of benefits (EOB)** from your insurance company or **detailed invoice** from your medical provider.

#### How can I get a Benefits Card?

If a Benefits Card is available under your employer's plan and you don't have one, give us a call at **1-844-342-5505**. You must have at least \$50 in your account and a valid U.S. mailing address on file.

#### What types of expenses can be paid with my card?

You can use your card to pay for qualified medical care expenses and premiums. This includes amounts you pay for office visits, prescriptions, lab work, hospital stays, dental and vision services, etc.

#### Is there a monthly fee?

A monthly fee may apply upon activation. Check with your employer or contact us at **1-844-342-5505** if you need to confirm.



#### More Information

HealthInvestHRA.com

#### Ask Questions

1-844-342-5505

**Can I use my card for my spouse or dependents?**

Yes, you can use your card to pay medical care expenses for you, your spouse, and qualified dependents. If you want, you can request separate cards for your spouse or dependents (a one-time charge of \$1 per card will apply).

**How much can I spend each day?**

You can spend up to 90% of your HRA balance every day (\$5,000 daily limit).

**Do I need to keep a minimum balance in my HRA to use my card?**

Yes, you must keep at least \$50 in your HRA. Your card will not work if your HRA balance is less than \$50.

**Can I use my card for vitamins or supplements?**

Yes, but you'll need to submit a prescription or letter of medical necessity from your doctor if we don't already have it on file.

**Should I save my supporting documentation?**

Yes, you should always save your documentation in case we need copies.

**Why might you need copies of my documentation?**

Your HRA is tax free, and the IRS has some pretty strict rules we have to follow. We're required to make sure every amount paid or reimbursed from your HRA is for a qualified medical care expense. So, when the electronic transaction data we receive isn't enough, we have to ask you for documentation.

When using your card, it's always a good idea to request and hang on to supporting documentation in case we need it. Your provider should be familiar with what's required.

**What types of transactions are usually verified automatically without documentation?**

Most flat-dollar copays (in increments of \$5) and prescription purchases are verified automatically. This means we usually don't need you to provide documentation for these types of transactions.

**What happens if I don't provide documentation when you ask me for it?**

IRS rules will require us to eventually suspend your card, but don't worry! We'll give you plenty of time before that happens. We understand you might have to wait until you get your final EOB or other form of proper documentation.

**What if my card gets suspended?**

We'll turn your card back on after all unsupported transactions have been resolved. To make that happen, you can either submit the documentation we need or pay back your HRA.

**How will I know if you need documentation, and how do I submit it?**

We'll notify you by email or regular mail within about 10 days if we need documentation.

You can submit documentation online or from our handy mobile app, HRAgo®. Either option is quick and easy. We'll give you instructions when we need you to send us something.

**More Information**

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### Can I submit documentation just once for an expense I pay all the time?

Yes, you can use our convenient “recurring payment” feature. You’ll need to submit documentation once up front, but not every time after that. To set this up, simply check the **Recurring Payment** box when uploading documentation. We can then automatically verify future transactions for the same dollar amount from the same provider or merchant.

### What’s the best kind of supporting documentation?

As you might have guessed, the IRS requires more than just a receipt. The **explanation of benefits (EOB)** from your insurance provider usually works best. If you don’t have one of those, get a **detailed invoice** from your merchant or provider. Make sure it contains these five things:

1. **Name** of patient or covered individual;
2. **Date** item was purchased or service was received;
3. **Service provider name** (doctor, pharmacy, clinic, hospital, etc.);
4. **Description** of the item purchased or service received; and
5. **Amount** paid.

If these options don’t work, we’ll have to note an “overpayment” on your account equal to your unsupported transaction amounts.

### What is an “overpayment,” and how can I resolve it?

An “overpayment” is an expense amount paid from your HRA for which we have not yet received proper documentation. If an “overpayment” is noted on your account, it will remain there until resolved.

To resolve an “overpayment,” you can either submit the documentation we need or pay back your HRA. You can also submit regular claims. But, instead of approved claim amounts being paid to you, they will be used to reduce your outstanding “overpayment” until it has been resolved.

### What if my card gets lost or stolen?

You should immediately call us at **1-844-342-5505**. Our friendly customer care team is available to assist you during normal business hours. If calling after hours, follow the recorded instructions.

### How can I cancel my card?

Just give us a call at **1-844-342-5505** during normal business hours and ask us to cancel your card. You will need to resolve any unsupported transactions before we can cancel your card.

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The OneBridge Visa® Benefits Card is issued by The Bancorp Bank, N.A. Member FDIC, pursuant to a license from Visa U.S.A., Inc. and may be used for qualified expenses wherever Visa debit cards are accepted. See Cardholder Agreement for details.

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