

# Put your health on your card



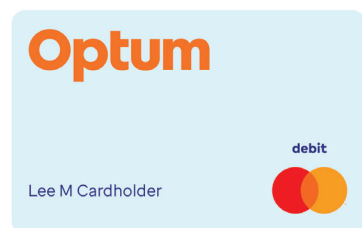
The fastest, easiest way to pay for eligible medical expenses – no paperwork needed.

Did you know your Optum flexible spending account includes its own Mastercard®? Use it at the pharmacy, the doctor's office, or for any HSA-eligible expense.

## Things to know if you have an FSA

### How are cards processed?

- If you use the Optum Bank payment Mastercard® at an IIAS approved pharmacy, the eligible prescriptions should be automatically recognized. The IIAS approved pharmacy list is available at [www.sig-is.org](http://www.sig-is.org). Vendors like Walmart, Target, Walgreens and CVS are all approved vendors. You can spot these pharmacies when your receipt has FSA eligible items marked on it.
- Optum Financial may have received copay information based on your employer's medical, dental and vision plan. These copay amounts will accept payment card transactions at doctor's offices and medical facilities. No documentation is required for these expenses.
- Any other purchases will need additional information.



### Questions?

Call **1-866-600-4984** to speak to a highly trained account representative.

## How will I know if I need to submit a receipt to Optum Financial for an FSA claim?

- You'll get an email notification from Optum Financial within 7 business days letting you know that a receipt is needed. A second email notification will be sent at 30 days.
- If you need to submit a receipt, the IRS requires the following: date of service, type of service (prescription, dental, copayment, etc.), name of the provider and name of the individual serviced, and cost of the item or service. Otherwise, an explanation of benefits should meet IRS requirements as well.
- If a purchase cannot be substantiated or does not meet eligibility requirements, Optum Financial will ask for the funds to be returned and will credit your plan. The information on how to do this is included in the email notification that you will receive.
- Your card will be deactivated due to IRS requirements if no response is received from you within 45 days. During this time, you cannot use your card but you can continue to file manual claims. To reactivate your card, you'll either need to submit correct paperwork or repay the expense. Failure to prove a payment card transaction may result in the transaction being reported to your employer to include as taxable income on your W-2 form or deducted from your paycheck if you are a state employee not employed by a higher education institution.

## Things to know if you have an HSA

### Do I need to keep receipts for HSA qualified medical expenses?

- While you don't need to submit HSA receipts to Optum Financial, you'll want to keep your receipts in the event that you are audited by the IRS. The IRS will want documentation that you've used your HSA for qualified medical expenses. Failure to prove a payment card transaction may result in the transaction being reported to your employer to include as taxable income on your W-2 form.
- You can easily upload receipts and access them later at [optumbank.com/tennessee](https://optumbank.com/tennessee) or by using the mobile app.

### What if I forget my card at home?

- You can pay for HSA qualified medical expenses out of pocket, and request reimbursement at a later date. You can get reimbursed through ACH, check disbursement, or with cash from an ATM if your HSA offers ATM access.\*
- There's no time limit for reimbursing yourself. The qualified medical expense just needs to occur after your HSA was opened.



[optumbank.com/tennessee](https://optumbank.com/tennessee)

\*You can use your Mastercard® at any ATM that displays the Mastercard® acceptance mark. Please note: You'll need your PIN. There's a \$300 per 24-hours limit on ATM withdrawals. There is a \$2.50 ATM withdrawal fee. Access fees may also be charged by the ATM. ATM access is not available on all HSA products

Health savings accounts are individual accounts offered or administered by Optum Bank®, Member FDIC, a subsidiary of Optum Financial, Inc., and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Federal and state laws and regulations are subject to change.

Flexible spending accounts are administered by Optum Financial, Inc., and are subject to eligibility and restrictions. Federal and state laws and regulations are subject to change.