

## The FSA Card



- Fast
- Convenient
- Avoid up-front, out-of-pocket expense

The FSA Card is an additional convenience offered by your employer in conjunction with your ADP Flexible Spending Account (FSA). The Card is a useful and easy-to-use tool, similar to a bank account debit card, that allows you to remove funds from your FSA with a simple swipe at a merchant payment terminal. By using the Card to purchase eligible expenses, you avoid paying for a purchase with money out of your pocket.

## **Save Your Receipts**

The primary value of your FSA Card is to allow you to avoid paying for eligible expenses out-of-pocket, and then submitting a claim for reimbursement. However, because of the special tax status of your FSA contributions, IRS regulations will often require you to submit the receipt for your purchase after the fact as proof of the eligibility of the expense. So, please make a habit of saving all of your itemized purchase receipts.

## **Using the FSA Card**

The FSA Card may be used in medical and dental offices, hospitals, health care clinics, pharmacies and online pharmacies to purchase the same eligible items and services for which you can submit paper-based claims for reimbursement. And, as credit card technology changes, you will be able to use the Card at a growing number of locations.

## You Will Receive a Card Automatically

If your employer offers the FSA Card as part of your FSA plan, you will receive a Card in the mail. However, you may always choose between using your FSA Card or filing paper-based claims. Should a merchant selling eligible items or services not accept the FSA Card, you will remain able to pay for the eligible expense out-of-pocket and submit a claim for reimbursement from your FSA.

Learn more about the FSA Card by logging on at www.flexdirect.adp.com

