
Gilsbar Debit Card

As an added benefit, your employer has decided to offer you a debit card for your Health Care Flexible Spending Account (FSA). Please read this carefully to find out how the debit card can give you faster access to your Health Care FSA funds.

What is a Health Care FSA Debit Card?

The FSA debit card is like your bank debit card except that the FSA debit card is linked to your Health Care FSA. You can use the card to pay health care providers directly out of your FSA at the time of purchase.

How does the Flex Debit Card work?

Shortly after enrolling in a Health Care Flexible Spending Account, you will receive your FSA Debit Card to use to pay for your eligible medical expenses. When you incur an eligible health care expense, you simply swipe your debit card at the point of purchase, select the "CREDIT" option on the card reader, and the amount of the purchase is deducted directly from your Health Care FSA account balance. You do not have to pay cash, write a check or provide another means of payment. Your health care provider is paid automatically from your Health Care FSA.

What kinds of services can I purchase with the debit card?

The debit card can be used to purchase health care services from many medical providers, including physician offices, pharmacies, dental providers, vision providers, hospitals and online service providers or retailers.

Where can I use my FSA Debit Card?

Your FSA Debit Card will only be accepted at authorized vendors, i.e. medical clinics, hospitals, dental offices, vision care centers and pharmacies that have the appropriate merchant codes.

Do I have to apply for the FSA Debit Card?

No. If you participate in the Health Care FSA, you will receive a debit card by U.S. mail at your home address. If you do not want to use the card for your eligible health care expenses, simply destroy the card upon receipt.

Do I have to use the FSA debit card for all my health care expenses?

No, the FSA debit card is provided to you as a convenience. You make the choice every time you purchase health care products or services if you would like to use the debit card. If you do not use your debit card, you can submit any health care expenses manually by fax for reimbursement to Gilsbar at 866-635-1329 along with a completed claim form and receipts.

If I use my FSA Debit Card, is verification of claims still required?

If the card is used to pay for a prescription or office co-pay, additional verification may not be needed. However, you must provide supporting documentation of any other expense in the form of an itemized bill or receipt.

How will I know if I need to send in receipts for FSA debit card purchases?

You will be notified by mail or e-mail when you need to send in your receipts for debit card purchases. In this notice, you will be given date of service, name of the provider of service and the amount of the transaction where receipts are needed. You also will be given specific instructions on how to submit receipts and if any other details are needed. If you do not send the appropriate documentation as requested, your debit card may be deactivated and you will be required to pay back any ineligible amounts used from your FSA.

What happens if the FSA Debit Card is used for an ineligible expense?

Gilsbar will review all charges and determine if the card was used for an ineligible expense according to IRS guidelines. If it was, we will notify you for repayment of the invalid amount. Failure to repay within 30 days of the request can result in the loss of your debit card privileges.

What should I do to pay for an expense that is more than my account balance?

You should tell the merchant to swipe your card for the amount equal to what is left in your account, then use another payment method to pay the remaining balance.

FAX CLAIMS AND PROOF OF EXPENSE TO 866-635-1329 FOR PROCESSING. (PLEASE KEEP YOUR ORIGINALS)

**Questions? Call Gilsbar's Customer Contact Center at
1-800-445-7227 ext. 883**

If you prefer to submit your form by mail, please send claim form and receipts to:

**Claims Processing Center, P.O. Box 26046, Tampa, FL 33623
(PLEASE KEEP YOUR ORIGINALS)**

View claims status on, myGilsbar.com within 24 hours.

