



Payment Card

Reimbursement without the Wait!

Payment Card = Immediate Funds

Payment cards are an option for Flexible Spending Accounts. This card works at eligible providers where major credit cards are accepted and can be used whenever you incur a qualified Health Care or Dependent Care Spending Account expense.

How It Works

- ▶ The card holds your current account election(s) and can be used up to the maximum.
- ▶ The card can be used at any qualified merchant who accepts VISA™ and where you might have eligible spending account expenses.

Health Care Spending Account

The card can only be used at your doctor or dentist's office, the chiropractor, or other health care providers. The card may also be used at drug stores, pharmacies and multi-use stores (discount and grocery stores, supermarkets and warehouse clubs) who have implemented a certified Inventory Informational Approval System (IIAS) that allows the use of the card only for eligible items. Non-qualified merchants include gas stations or restaurants.

Dependent Care Spending Account

Qualified merchants include any day care facility that accepts credit cards. The card is good for any amount up to your maximum available balance and after services have been rendered.

If your provider does not accept major credit cards, you can still send claims to WageWorks by fax, email or mail. Just send in a claim form

along with the appropriate documentation. For further information regarding the use of your payment card with the Dependent Care Spending Account, see our flyer "Using Your Payment Card with the DCSA".

Documenting Your Claim

Important! In most instances, your payment card transaction will be automatically verified at checkout, which means no documentation will be required. You are, however, required to keep each receipt for tax purposes, and in the event receipts are requested for verification.

If WageWorks does not receive appropriate documentation within 21 days, you will begin to receive reminder notices. If you fail to provide the requested documentation, it is possible that your payment card may be suspended or even cancelled. In certain circumstances, WageWorks may be able to automatically approve your expense.

Getting A Card

You can request the card by:

- ▶ Indicating on your enrollment form.
- ▶ Once enrolled, order via website at www.creativebenefits.com.
- ▶ Completing the "Payment Card Request Form" located on our website.
- ▶ Contacting WageWorks at 888-295-5656.

Once you elect the card, you should receive it within 2-3 weeks, or by your effective date (if the effective date is later). In order to begin using the card, it must be activated within 30 days from the mailing date.

Remember

- ▶ You can begin using the card as soon as you receive and activate it. Activation must occur within 30 days from the mailing date.
- ▶ You can only use the card at qualified merchants.
- ▶ You **MUST** submit appropriate documentation.
- ▶ You will be required to pay back the plan for any ineligible purchases.

Card Fees

An annual fee may be required for the payment card, which is a non-prorated, non-refundable fee of \$14.40 each plan year. This fee, if payable, will automatically be assessed against your account.

Other costs you may incur:

- ▶ Additional cards for dependents (\$5 each).
- ▶ Reorder a lost or stolen card (\$5).
- ▶ Reactivate a card following a suspension or cancellation (\$5).

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