What is the convenience of a debit card?
The convenience of the debit card is to allow you to purchase items without having to pay for the expense out-of-pocket and then file a manual claim for reimbursement.

IRS regulations require that some FSA expenses be reviewed to ensure that they are eligible. Whether you choose to use the debit card or submit claims, always keep a copy of your claim and save your itemized receipts. If you choose not to use your debit card, you may submit a claim on-line to get reimbursed for your eligible FSA expenses.

Please keep in mind that you are responsible for how the funds in your account are spent; these tax-exempt accounts are governed by the IRS and your plan documents. If you are in doubt about the eligibility of a particular product or service please check your list of eligible IRS Section 213 expenses or call the HR Simplified, Inc. Help Line at 888-318-7472 Option 1.

Can I use my Debit Card in the current year to pay bill in a previous year?
Probably not. Except where there are funds remaining from the prior plan year and you are within the current runout period a card cannot be used to pay prior plan year expenses.

What do I do when I received a request for a specific receipt?
Visit www.hrsimplified.com, access your account, and click on ‘Pending Claims’ tab to upload the necessary itemized receipt/documentation. OR Fax a copy of the receipt showing the type of service along with a copy of the requested letter to HR Simplified, Inc., to 1-877-723-0146 or email a scanned copy to FSA@HRSimplified.com.

What is an acceptable receipt?
An itemized statement showing the Date of Service, Service Rendered, and Amount Charged. Explanation of Benefit (provided by your medical, dental, or vision insurance)

What is an unacceptable receipt?
Credit Card receipt
Bank or Credit Card Statement
Estimated Explanation of Benefit or Estimated insurance on a provider itemized statement

What happens if receipt is not submitted?
You are given a total of 90 days from the date of the transaction to provide an itemized statement before your card is temporarily deactivated. If your card is temporarily deactivated – you will need to submit the requested documentation before it is reactivated.

What happens if I do not send a requested receipt?
After three attempts by HR Simplified, Inc. to get the receipt your card will be inactivated and the expense is considered ineligible.

If a card expense is ineligible what do I need to do?
You will need to pay your FSA account back the amount of money of the ineligible claim(s). You will be requested to write a check or if you have other claims you may submit some manual claims to “offset” the amount of ineligible card claims.