



## INTRODUCING THE THRIVEPASS BENEFITS CARD!

Participating in a Health Care Flexible Spending Account (FSA) gives you many important benefits, including lower taxable income and the ability to pay for eligible expenses with tax-free dollars. The ThrivePass Benefits Card enhances these benefits by making your FSA easier and more convenient to use when purchasing your prescriptions. You can use the card at health-related facilities that accept VISA® to pay for your eligible expenses. If the transaction goes through, there is no wait for reimbursement; *the provider has been paid, and the expense has been automatically deducted from your reimbursement account.* Note that there are some instances in which transactions will decline, and you will be required to render a different form of payment.

This document contains answers to the most important and most frequently asked questions, and a Table of Contents on the following page provides an “at-a-glance” view of the information that is included. Please read this information carefully. If you have questions about your account or using the Benefits Card, call ThrivePass at 952-541-6366 or 800-333-5597. If you have questions about eligibility to participate in the accounts, contact your Human Resources Department.

---

### Table of Contents

Q.1	What should I do when I get a new Benefits Card?	1
Q.2	What are my responsibilities and obligations when using my Benefits Card?	1
Q.3	Where can I use my Benefits Card, and what are eligible card expenses?	1
Q.4	Can I use my Benefits Card to make an on-line purchase?	1
Q.5	Should I save my prescription receipts?	1
Q.6	What happens if my card balance is too small to cover a transaction?	1
Q.7	Can my card balance carry over from one plan year to the next?	2
Q.8	Can a card transaction be declined when the provider swipes the card?	2
Q.9	How can I view my card / reimbursement account activity?	2
Q.10	How can I report a lost or stolen card?	2
Q.11	Can I order additional or replacement cards?	2
Q.12	Can I submit manual claims rather than using my card?	2
Q.13	Will I get a new card every year?	2
Q.14	How does the card work when my FSA terminates before year-end?	3

### **Q.1 What should I do when I get a new Benefits Card?**

The card carrier you receive in the mail will contain specific instructions. You need to activate the card by calling the toll-free number that is provided. Be sure to sign your benefits card. By signing and activating the card, you are certifying that you'll use it only for eligible FSA expenses. *Note that your spouse and children can sign and use it even though it is issued in your name.*

### **Q.2 What are my responsibilities and obligations when using my Benefits Card?**

It's your responsibility to use your card properly. Each time your card is swiped, you are certifying that the transaction is for an eligible FSA expense.

### **Q.3 Where can I use my Benefits Card, and what are eligible card expenses?**

You can use your Card at pharmacies and mass-merchandisers (e.g. Target, Walgreen's, Wal-Mart) that accept VISA® to pay for your prescription expenses. You can't use your card at non-health related locations like gas stations, restaurants, etc. Each time you use your card, you are certifying that the transaction meets the following conditions: the expense is eligible for reimbursement under your FSA plan, and the expense has not been reimbursed (and you will not seek reimbursement for it) under any other health care benefit plan or insurance.

### **Q.4 Can I use my Benefits Card to make an on-line purchase?**

Yes. You can use your card to make an on-line purchase from a mail-order pharmacy.

### **Q.5 Should I save my prescription receipts?**

Yes. IRS regulations that govern reimbursement accounts state that you must be able to provide itemized, third-party documentation for all transactions, even though it will be extremely rare if we do ask you to provide it as back-up. The vast majority of prescription expenses will be automatically substantiated.

#### "IIAS" match for prescriptions & over-the-counter (OTC) items

- Available at supermarkets, mass merchandisers like Wal-Mart and Target, and pharmacies that have implemented an Information Inventory Approval System (IIAS) to enable them to identify eligible items at check-out. If the store doesn't participate in IIAS, the transaction will be declined. Log on to your online account at <https://thrivepassbenefits.LH1ondemand.com> and click on "Tools & Support" and look for "Quick Links" to access an *IIAS Merchant List*.
- Available to all FSA participants, *as long as the store is participating in IIAS.*
- If your prescription drugs are included as eligible medical expenses in the IIAS database and processed appropriately by the merchant, the amount for those items will be approved to be paid with your card.
- Note that an item being declined doesn't necessarily mean that it is not eligible; it may just be that the item can sometimes be considered for general health or personal well-being (i.e. it isn't eligible 100% of the time). You may still be able to submit a manual claim to have the item reimbursed if it is a medically necessary item. See Q.12 for submitting manual claims, or call ThrivePass for more information.
- Any balance for items that are not eligible for purchase with the card will require a different form of payment, and the clerk should ask you for that amount.

### **Q.6 What happens if my card balance is too small to cover a transaction?**

If your card balance is less than the transaction amount, the transaction may decline when the card is swiped. You can ask the clerk to charge the amount of your card balance, and use another form of payment for the remainder of the charges.

## Frequently Asked Questions

---

### **Q.7 Can my card balance carry over from one plan year to the next?**

No. The “use it or lose it” rule is required by IRS regulations. You can submit manual claims through the end of your employer’s claim run-out period in the new plan year for claims incurred during the previous plan year while you were an eligible participant during that year.

### **Q.8 Can a card transaction be declined when the provider swipes the card?**

Yes. There are some situations in which a transaction can be denied by a pharmacy or other provider:

- ✓ You use your card before it is activated.
- ✓ Your account balance is less than the transaction amount.
- ✓ The merchant is not a health-related facility (e.g., a gas station or department store); or, you are trying to use it for something other than prescription expenses.
- ✓ For Prescriptions & OTC’s, you use your card at a vendor that does not participate in IIAS (See Q.5).
- ✓ The expiration date entered by the merchant does not match the expiration date stored for your Card.
- ✓ System time-out – Occasionally, the card systems experience a slow-down that may cause a delay in processing time, causing the transaction to “time-out” prior to completion.
- ✓ AVS Decline: Some merchants use Address Verification Services and will enter a participant’s address when processing the transaction. If the address does not match the information stored for your card, the transaction may be declined.

### **Q.9 How can I view my card / reimbursement account activity?**

Log on to your account at <https://thrivepassbenefits.LH1ondemand.com>. You’ll have to set up a password if it’s your first visit to the site (follow the instructions provided on the site). Once you’re logged on, you’ll be able to view your account balance, see a history of paid and pending claims, submit manual claims, and much more.

### **Q.10 How can I report a lost or stolen card?**

You can report a lost or stolen card and request a replacement through your online account at <https://thrivepassbenefits.LH1ondemand.com>, or by contacting us at 952-541-6366 or 800-333-5597. The cost is \$5, and it will automatically be deducted from your FSA balance.

### **Q.11 Can I order additional or replacement cards?**

You can order additional cards for dependents as a result of a name-change or if you skipped a year of participation and disposed of your card during the year you skipped. In any case, the cost is \$5, and it will automatically be deducted from your FSA balance.

### **Q.12 Can I submit manual claims rather than using my card?**

Yes. In fact, the card only works for prescriptions, so you’ll need to submit all other claims manually. Also, if you try to purchase a prescription at a pharmacy that happens not to participate in IIAS and the transaction fails (See Q.5 regarding automatic substantiation), you can submit your claim manually to be reimbursed. Claim forms are available at <https://thrivepassbenefits.LH1ondemand.com> once you sign into your account.

### **Q.13 Will I get a new card every year?**

The same card is good for three years, so you will not automatically get a new card. Your new election amount is “loaded” onto the card each year you sign up for an FSA. The expiration date is shown on the front of each card, and you will automatically be issued a new card shortly before that expiration date. If you skip a year of participation within those three years, continue to hold on to your card in case you decide to reenroll in future years. If you do not hold on to your card and decide to reenroll in a future year,

## Frequently Asked Questions

---

you will have to order a replacement card. Note that there is a \$5 replacement fee if you need a replacement card or additional cards (see Q.11).

***Q.14 How does the card work when my FSA terminates before year-end?***

If your employment terminates or you terminate your account mid-year due to a status change, your card will stop working on the account termination date. Please note that you have 90 days to submit claims that were incurred prior to your termination date, but those claims must be submitted manually. Note that in the case of employment termination you will have the option to continue your FSA coverage in accordance with COBRA continuation rules, but your benefits card will not work during COBRA continuation.