



FlexCard Q & A

Do I always send my receipts and the Reimbursement/Verification Form to BASIC after I use my FlexCard? What if I don't use my FlexCard?

When you use your FlexCard for eligible expenses, you are not required to submit any receipts unless requested to do so by BASIC. **However, it is extremely important to retain these receipts.** BASIC is required to request receipts with certain transactions that appear to fall outside the IRS guidelines. In these situations, we need to review your receipts and verify that your purchases were for eligible expenses. You are required to submit the receipts in a timely manner. This deadline will be stated in the letter/email you receive from BASIC. If you do not send in the requested receipts, your debit card will be de-activated.

If you do **not** pay for your eligible expenses with your FlexCard or the card is not accepted by a merchant, you need to complete the Reimbursement/Verification Form and submit your receipts for reimbursement.

How do I Submit Documentation after FlexCard use, if requested by BASIC?

1. **Do NOT** submit receipts if you used your FlexCard to pay for an expense, unless requested by BASIC.
2. You **MUST** keep your receipts in case BASIC requests that you submit them for verification.
3. If asked to submit these receipts:
 - A. Obtain a Reimbursement/Verification Form from your Employer or Online at www.basiconline.com
 - B. Complete, sign, and date the Form (Always check the **YES** box on the Form)
 - C. Attach all required documentation
 - D. Submit the Form and all required documentation to:
 - BASIC, 9246 Portage Industrial Dr., Portage, MI 49024
 - Fax to: 269-327-0716 or 800-391-6562
 - Secure Claim Upload Portal: <https://claims.basiconline.com>
4. **Keep a copy of ALL your documentation and receipts for yourself.**
5. Submit your receipts to BASIC within the required time frame.

What if my FlexCard doesn't work? OR Why is my card being denied at the terminal?

- ➔ Your provider's card terminal may not be set up with a medical or dependent care provider code.
- ➔ Your card may not be active OR you may have reached your pledged limit.
- ➔ You may have outstanding charges for which you have not submitted documentation.
- ➔ Check your account balance. You might be trying to charge more on your FlexCard than the amount available.
- ➔ The vendor may not be approved to accept FlexCards. **(BASIC cannot assist or approve a merchant. The approval is handled by the merchant's card processor.)**

Call BASIC at 800-444-1922 x 1 to verify your card status. If your FlexCard has been deactivated, you need to pay for the expenses and then submit the receipts with a Reimbursement/Verification Form. (Check **NO** that you did not use your FlexCard). BASIC will process the claim and mail a check or complete a direct deposit if funds are available.

What happens if I forget or don't send in receipts when they are requested or required?

BASIC sends a reminder stating you are in violation of the IRS regulations. The notice reminds you to submit receipts with the Reimbursement/Verification Form. If the receipts are not received by the deadline, the IRS regulations require BASIC to deactivate your FlexCard. Your Employer is required to deduct the funds from your paycheck and redeposit the money into your Flex Account. In addition, you are no longer able to use your FlexCard. You are required to pay for services upfront and submit receipts with a Reimbursement/Verification Form for the rest of the Plan Year. Once you submit the required receipts, your FlexCard will be re-activated.

How do I submit for reimbursement when a purchase is made without my FlexCard?

1. Keep copies of your ALL receipts and documentation!
 - A. Obtain a Reimbursement/Verification Form from your Employer or Online at www.basiconline.com
 - B. Complete, sign, and date the Form (Check **NO** box if your FlexCard was not used for the purchase)
 - C. Attach all required documentation
 - D. Submit Form and all documentation to:
 - BASIC, 9246 Portage Industrial Dr., Portage, MI 49024 **OR**
 - Fax to: 269-327-0716 or 800-391-6562 **OR**
 - Secure Claim Upload Portal: <https://claims.basiconline.com>
2. Submit your receipts to BASIC within the required time frame and keep copies for yourself.
3. Submit documentation that shows:
 - Provider's name and address
 - Service provided and detailed description
 - Patient's name
 - Date of service (NOT date of payment)
 - Amount charged for the service

Common Mistakes to Avoid

1. Credit and debit card receipts and personal checks cannot be accepted as documentation.
2. Balance forward or previous statements cannot be accepted
3. Failure to sign the Reimbursement/Verification Form
4. Faxing documentation that is difficult to read
5. Highlighting information and then faxing it (Highlighted information is blacked out when faxed and can't be read!)
6. Do not use your FlexCard for prior plan year services

How much do I have in my account? Where do I submit documentation?

Your confirmation letter includes directions on how to access the Web site; mailing address; phone/fax numbers for BASIC.

What if I lose my card?

Obtain a Replacement Card Form from your Employer. Mail the form with the required replacement fee to the address on the form. The new FlexCard is mailed to your home address.

Do I keep my debit card at the end of a Plan Year?

Yes, because if you participate in the next Plan Year, the same card will be re-loaded with the new pledged amount. Periodically, the card may be replaced, but you will be notified if that is the case.

How do I know what money I have left at the end of the Plan Year? If I have questions, whom do I call?

BASIC provides a status letter approximately 90 days prior to your plan year-end as a reminder of your account balances, if you have funds remaining.

Also, Federal privacy laws require BASIC to communicate through secure email when we send PHI (protected health information) to you. In order to open the secure email you will be required to set up a password/login.

Contact your Human Resources staff if you have questions or call BASIC at 800-444-1922 ext 1.