

Your stored-value card is now easier than ever!

EZ REIMBURSE® MasterCard® Card FAQs



Is this card different from last year?

Yes. Your card is now easier to use! FBMC is proud to announce some enhancements to your EZ REIMBURSE® Card. First, certain medical expenses no longer need a receipt to be substantiated by the IRS. This process is called automatic adjudication. By matching known co-payments from your medical plan, FBMC is able to gather information it needs without the need of further documentation. This means significantly less documentation to send. In order to help you keep track of this new process, FBMC will send you an easy-to-read monthly statement showing what expenses were automatically adjudicated and what expenses are still outstanding. Be sure to look for this in the mail.

How do I use my card?

You may use your card to pay for eligible medical services.

NOTE: Review your enrollment materials for SPECIFIC uses of your card. To pay for medical services, present your card as a form of payment. The transaction will be performed much like a credit card. Make sure the statement, bill or receipt contains the following information: **Name of patient, Name of service provider, Date of service, Description of Service and Cost of Service.** The funds will be taken directly from your Medical Expense FSA. This means no out-of-pocket expenses for you and no medical claim form to complete.

What do I do if my monthly statement says I need to submit documentation?

You may fax your statement, bill or receipt, along with a EZ REIMBURSE® Fax Transmittal Form to: FBMC at 850-425-4608. You may also mail them to: P.O. Box 1800, Tallahassee, FL, 32302. The form must be included in the submission to process receipts. Some common errors when faxing receipts include: sending blank pages, not receiving a positive confirmation that the fax was received, not identifying the participating Duval County Public School employee on the fax transmittal form, and using a dependent's Social Security Number instead of the employees. It is your responsibility to make sure you send the correct information to FBMC in the correct manner.

Can I use my EZ REIMBURSE® Card to pay for all doctor visits?

Your EZ REIMBURSE® Card can be used at your doctor, dentist, and ophthalmologist or optometrist offices for co-pays, deductibles, and any qualified amounts not covered by insurance. It uses MasterCard® technology, so as long as your healthcare facility accepts MasterCard® and you have an available balance (annualized amount less any reimbursements) in your account to cover your expense, your card will be accepted.

I have some services that require a letter of medical need. Can I still use my card?

When receiving products and services from your health provider that require a letter of medical need, secure the letter and submit along with your EZ REIMBURSE® Fax Transmittal Form and receipts within 20 days to FBMC. Following this timeline is very important. Although your transaction will be accepted at the point of sale (as long as you have not exceeded your annualized contribution limit), it is deducted from your account and could be subject to payback if your letter and receipt are not submitted.

What should I do if an ineligible expense is mistakenly processed using my EZ REIMBURSE® Card?

You must immediately repay your employer's account. FBMC will notify you in writing with specific instructions. Remember to use your card responsibly for eligible health expenses ONLY. Otherwise, you risk having your debit card access suspended. Please note that you cannot use funds effective October 1, 2004 for expenses prior to October 1, 2004. The date of service, not the date of payment, must fall within the plan year.

Toward the end of the plan year my medical expense may be greater than my available FSA balance – will my card transaction be affected?

Yes. If your expense is greater than the balance remaining in your account, the transaction will be rejected via the MasterCard system. Currently the technology does not accommodate a partial payment. When this occurs, simply pay with a credit card, check, or cash and submit your expense as a paper claim.

How can I track my account information?

You may access your account information, 24 hours a day, at FBMC's Web site: **www.fbmc-benefits.com**. In addition, your account information will appear on your FSA reimbursement check stub and your quarterly FSA statement.

I never received my EZ REIMBURSE® Card in the mail. Could my address information be incorrect?

Call FBMC Customer Service at 1-800-342-8017 to verify and update your address information. You may also send an e-mail to webcustomerservice@fbmc-benefits.com. In the event your address information is correct, a Customer Service Representative may instruct you to call another toll-free number to report your card as lost or stolen.

Be sure to look for the EZ REIMBURSE® Card section of your 2004-2005 Flexible Benefits Reference Guide for more detailed information.