



The **VISA**

# take care<sup>®</sup>

## Card Program



Plan Year 2009 ~ 2010

## The Visa "Take Care" Card Program

The Martin County School District offers employees with Flexible Spending Accounts (FSAs) the option of participating in the Visa "Take Care" Card Program. The Visa "Take Care" Card is a debit card that can be used by FSA participants to pay for certain unreimbursed medical expenses and dependent care expenses from funds in their FSAs. The "Take Care" card looks like a Visa card and gives you the option of immediately paying for qualified expenses from your FSA at the time the charge is incurred instead of paying the expenses out-of-pocket and manually submitting a claim for reimbursement.

This guide has been designed to help you understand how the "Take Care" card works in conjunction with your FSAs. For any other questions regarding the "Take Care" card or FSAs, please contact the District's FSA plan administrator:

**Eagles Benefits by Design**  
**2336 SE Ocean Boulevard, Suite 301**  
**Stuart, FL 34996**  
**Customer Service: (800) 726-5603 or (772) 334-3995**  
**Fax: (772) 334-7059**

### *Who is eligible to receive the "Take Care" card?*

- ◆ Employees who are enrolled in a Voluntary Medical Flexible Spending Account.
- ◆ Employees who are enrolled in the Voluntary Dependent Care Flexible Spending Account.
- ◆ Employees who elected to use their Benefit Dollars for a Flexible Spending Account.

### *Is there a fee charged for using the "Take Care" card?*

There are no transaction fees incurred when using the "Take Care" card. However, a **one-time per plan year fee of \$15** is charged when you order your "Take Care" card and will be automatically deducted from your FSA balance. For example: if you have a Medical FSA election of \$300 and you order the "Take Care" card, \$15 will be deducted from your FSA leaving you a total of \$285 to use for qualified expenses. You are permitted to request a second "Take Care" card for your eligible spouse or dependents at no additional cost.

### *If I have an FSA, do I have to use the "Take Care" card?*

No, you are not required to request or use the "Take Care" card. Eligible employees will have the option to use the "Take Care" card or to continue filing paper claims for reimbursement.

### *Do I have to submit documentation if I use my "Take Care" card?*

Yes, using the "Take Care" card does not exempt you from submitting documentation. Although your account is automatically debited at the time the transaction occurs, continue to hold on to all receipts. If you do not provide the required documentation within 90 days from the date of your debit card transaction, your card will be suspended.

The only exception to this requirement is if the debit is for a doctor office, hospital or prescription co-pay that matches any of the copays associated with one of the District's CIGNA health plans. If the debit does not match any of the District's CIGNA health plans' copays, manual submission of supporting documentation is required. All Dependent Care FSA transactions will require documentation.

For example, if you use your "Take Care" card to purchase a prescription at the pharmacy and the total charge is \$7 which matches your CIGNA OAPIN health plan's generic copay, then documentation is not required. However, if you use your "Take Care" card for the same prescription but also purchase contact lens solution, the total charge will not equal a CIGNA health plan copay amount and documentation verifying this purchase will be required. Examples of where the card can be used and a sample list of qualified and non-qualified expenses are provided on the following page.

### **Important Message!!!**

#### **Employees who Participated in the Debit Card Program During the 2008 - 2009 Plan Year:**

The debit card used in the 2009-2009 plan year will be *deactivated* on June 30, 2009. It is important that you order a new card before July 1, 2009. Visit [www.myflexonline.com](http://www.myflexonline.com) to order your new card.

## What determines where the "Take Care" card can be used?

The magnetic strip on the back of the "Take Care" card recognizes a code assigned to all merchants called a "merchant code." Example: all gas stations are assigned a particular merchant code and the "Take Care" card is programmed to reject debit charges assigned to that particular merchant code. Conversely, the "Take Care" card is programmed to accept debit charges from hospitals and other health related providers (see below). However, a hospital's gift shop may be coded differently than a hospital's admission department because the gift shop may sell items that are classified as non-qualified expenses (examples of qualified/non-qualified expenses provided below). **If the "Take Care" card does not accept a merchant code at a particular location, you will have to pay for the qualified expense out-of-pocket and manually submit a paper claim for reimbursement.**

## Where can I use my "Take Care" card?

<b>Doctor Offices</b>	<p>If you are enrolled in the OAPIN Plan, you can use the "Take Care" card for co-pays processed in the exact amount for a Primary Care Physician's co-pay (\$20) and for a Specialist's co-pay (\$40 or \$55).</p> <p>If you are enrolled in the OAP Plan, you can use the "Take Care" card to pay your required deductible amount (\$300 / \$600) but will be required to submit documentation.</p>												
<b>Local Hospitals</b>	<p><b>Inpatient &amp; Admission:</b> If you are enrolled in the OAPIN Plan, you can use the "Take Care" card for co-pays processed in the exact amount of your co-pay (\$150 a day, \$750 maximum per calendar year).</p> <p><b>Outpatient Surgical Facility &amp; Emergency Room:</b> If you are enrolled in the OAPIN Plan, you can use the "Take Care" card for co-pays processed in the exact amount of your co-pay (\$150 per procedure) .</p>												
<b>Urgent Care Centers &amp; Emergency Rooms</b>	If you are enrolled in the OAPIN Plan, you can use the "Take Care" card for co-pays processed in the exact amount of your co-pay (Urgent Care Center: \$40, Emergency Room: \$150).												
<b>Approved Pharmacies</b>	<p><b>Walgreen's, Wal-Mart, and CVS Pharmacies</b> have been elected by the District as approved vendors. Using your "Take Care" card to fill prescriptions must adhere to the following guidelines:</p> <table> <thead> <tr> <th></th> <th>OAPIN</th> <th>OAP</th> </tr> </thead> <tbody> <tr> <td>Generic:</td> <td>\$ 7.00</td> <td>\$ 7.00</td> </tr> <tr> <td>Preferred:</td> <td>\$30.00</td> <td>\$30.00</td> </tr> <tr> <td>Non-Preferred:</td> <td>\$50.00</td> <td>\$50.00</td> </tr> </tbody> </table>		OAPIN	OAP	Generic:	\$ 7.00	\$ 7.00	Preferred:	\$30.00	\$30.00	Non-Preferred:	\$50.00	\$50.00
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Generic:	\$ 7.00	\$ 7.00											
Preferred:	\$30.00	\$30.00											
Non-Preferred:	\$50.00	\$50.00											

## What type of qualified expenses can be debited to my "Take Care" card?

### A sample list of qualified expenses eligible for reimbursement include, but are not limited to, the following:

- ◆ Acupuncture
- ◆ Ambulance service
- ◆ Birth control pills
- ◆ Chiropractic care
- ◆ Contact lenses (corrective)
- ◆ Diagnostic tests
- ◆ Doctor fees
- ◆ Drug addiction / alcoholism treatment
- ◆ Prescription drugs
- ◆ Experimental medical treatment
- ◆ Eye exams / glasses
- ◆ Guide dogs
- ◆ Hearing aids and exams
- ◆ Injections and vaccinations
- ◆ In vitro fertilization
- ◆ Nursing services
- ◆ Optometrist fees
- ◆ Orthodontic fees
- ◆ Over-the-counter items
- ◆ Surgery
- ◆ Wheelchairs
- ◆ X-rays
- ◆ Vitamins (requires doctor note)

Note: certain expenses, such as vitamins, may qualify but only if prescribed by a doctor. To learn more about eligible expenses, including over-the-counter items, visit [www.myflexonline.com](http://www.myflexonline.com).

## What type of non-qualified expenses will my "Take Care" card decline?

**Dental:** the "Take Care" card may **NOT** be used for any dental services. Any incurred claims must first be filed to the insurance carrier before you are eligible to receive your reimbursement from the FSA administrator.

**Vision:** the "Take Care" card will not work for vision as most of the District's panel vision providers use retail merchant codes.

### A sample list of non-qualified expenses include, but are not limited to, the following:

- ◆ Aromatherapy
- ◆ Baby bottles / cups
- ◆ Baby oil
- ◆ Baby wipes
- ◆ Breast Enhancement
- ◆ Cosmetics
- ◆ Cotton swabs
- ◆ Dental floss
- ◆ Deodorants
- ◆ Facial care
- ◆ Feminine care
- ◆ Fragrances
- ◆ Low calorie / "carb" foods
- ◆ Marriage Counseling
- ◆ Petroleum jelly
- ◆ Shampoo / conditioner
- ◆ Skin care
- ◆ Spa salts
- ◆ Sun tanning products
- ◆ Tooth brushes

To learn more about non-eligible expenses, visit [www.myflexonline.com](http://www.myflexonline.com).

### ***How do I request a "Take Care" Card?***

Order your "Take Care" card online at **myflexonline.com**. You will be required to agree to the Visa Terms and Conditions when you finalize your order. If you have questions, please contact Eagles Benefits at (800) 726-5603.

### ***How do I activate my "Take Care" Card?***

When you receive your card in the mail, carefully read the literature provided and visit **www.myflexonline.com** to activate your "Take Care" card. You can also activate your card by contacting Eagles Benefits at (800) 726-5603.

### ***Can I review my FSA "Take Care" card transactions and claims online?***

Yes. If you have a computer and would like to review your claims online, please follow the steps below:

- ◆ Log onto **www.myflexonline.com** (first time users will need to follow the steps on the screen to register).
- ◆ Once you are registered, click on "Debit Card."
- ◆ Click on "Review Card Payments."
- ◆ A list of your debit card transactions will appear, qualified and non-qualified. Most providers do not download credit card transactions daily, therefore, you may not see a transaction immediately. Give the provider time to process their credit card system; for some it may take up to 10 days to appear online for you to review.
- ◆ Click "I Agree" if you concur with the qualified amounts.
- ◆ If you do not agree, click "I Do Not Agree". You will be taken back to the original screen so you can make any necessary adjustments to the amounts shown.
- ◆ Once you have completed your review or made changes, you can click "Print Now."
- ◆ Attach any related receipts to the claim form just printed and return to Eagles Benefits via mail or fax.
- ◆ If you do not provide required documentation within 90 days from the date of your debit card transaction, your card will be suspended.

### ***What happens if I do not have access to a computer or forget to submit documentation?***

- ◆ A letter will be mailed directly to your home including a list of your debit card transactions which require documentation.
- ◆ Because this letter includes a list of your debit transactions, it can be considered your claim form. Please attach your receipts and return to Eagles Benefits via mail or fax.
- ◆ If you do not provide required documentation within 90 days from the date of your debit card transaction, your card will be suspended.

#### **Have More Questions?**

For more information, please contact Eagles Benefits, your FSA Administrator, at (800) 726-5603, or the MCSD Employee Benefits / Risk Management Department.



#### **Risk Management & Employee Benefits**

Linda King, PHR, Risk & Employee Benefits Manager  
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