

FSAFEDS Visa® FSA Card*
Quick Reference Guide

What Is the FSAFEDS Card?

The FSAFEDS Visa® FSA Card provides a convenient way to pay for eligible health care, dental, pharmacy, and vision expenses. The Card is available with:

- Health Care Flexible Spending Account (HCFSA)
- Limited Expense Health Care Flexible Spending Account (LEX HCFSA)

The Card is not available with a Dependent Care Flexible Spending Account (DCFSA). When you choose the Card during enrollment, you will not be able to change your option until the next Open Season.

Benefits of selecting the Card

- Convenience at checkout: Pay for eligible health care, pharmacy, dental, and vision expenses directly at the point of service. This may also reduce the need to pay out of pocket and wait for reimbursements.
- Faster access to your FSA funds: Funds are pulled directly from your FSA when you use the Card for eligible expenses.
- Easy account management: Track transactions and monitor your balance online or through the FSAFEDS mobile app.

Please note: If you use the Card, you must retain itemized receipts and Explanation of Benefits (EOBs) to validate your expenses if substantiation is requested.

Getting Started

Activate Your Card

You may activate your Card by:

- Scanning the QR code included with the Card
- Calling the activation number provided with the Card
- Logging in to your FSAFEDS account and using Card Center

To activate your Card, you may need:

- Last four digits of your Card number
- ZIP code
- Date of birth
- Last four digits of your Social Security number

Set or Change Your PIN

You may call 1-877-FSAFEDS (1-877-372-3337) to receive or change your PIN.

Using Your Card

When Funds Become Available

You may use the FSAFEDS Card to make purchases once funds become available:

- If you enroll during Open Season: Funds are available on January 1.
- If you enroll outside of Open Season: Funds become available after your first payroll allotment is received and posted.

Available Card Balance

You may view your available Card balance by:

1. Logging in to your FSAFEDS account

2. Selecting Card Center

You can also review your Card transactions through the Claims & Activity section of your account. When a transaction occurs, the transaction amount is held until it settles within a few days. Once the transaction is settled, it will appear in your account.

Digital Wallets

Add the FSAFEDS Card to your digital wallet for ease of use. The FSAFEDS Card may be added to:

- Apple Pay™
- Google Wallet
- Samsung Wallet

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Google and Google Pay are trademarks of Google LLC. Samsung Pay is a Registered trademark of Samsung Electronics Co., Ltd

Managing Your Card

Additional Cards for Dependents

You may request a Card for an eligible dependent after enrollment by:

1. Logging in to your FSAFEDS account
2. Going to Card Center
3. Adding the dependent
4. Ordering an additional Card

Lost, Stolen, or Damaged Cards

To replace a Card:

1. Log in to your FSAFEDS account
2. Go to Card Center
3. Select Order Replacement Card

Replacement Cards generally arrive within 7–10 business days depending on timing of mail delivery. You may also call 1-877-FSAFEDS (1-877-372-3337) for assistance.

Unauthorized Transactions

If you do not recognize a transaction:

- Contact FSAFEDS immediately at 1-877-FSAFEDS (1-877-372-3337)
- Your Card may be temporarily locked while the transaction is reviewed
- A replacement Card may be issued if fraud is confirmed

Important Reminders

Keep Your Receipts

Some purchases require additional documentation to verify that the expense is eligible. If requested, your receipt should include:

- Patient's Name – the name of the person who received the service or for whom the item was purchased. For retail store purchases, this information may be excluded.
- Provider's Name – the provider that delivered the service or the merchant where the item was purchased.
- Date of Service – the date when services were provided or the item was purchased.
- Type of Service – a detailed description of the service provided or item purchased.
- Cost – the amount paid for the service or product.

If Documentation Is Requested

You will receive an email (or letter if no email is on file) requesting documentation. Upload receipts by logging in to your FSAFEDS account, choosing Submit Receipt or Claim from the menu on the left side of the page, then clicking on the Card Receipt tile.

Avoid Card Suspension

If a transaction requires documentation to validate that the expense is eligible, be sure to submit the documentation within 90 days. Your Card may be suspended if:

- You have transactions that remain unverified for 90 days or more, and
- The total amount of outstanding unverified transactions exceeds the program threshold of 99% of the available balance for your account.

If your Card is suspended, you may still submit claims manually for reimbursement. However, reimbursements may be offset to resolve any outstanding unverified Card transactions.

Frequently Asked Questions

Can I still submit claims manually?

Yes. Having the Card does not prevent you from manually submitting claims for reimbursement.

Can I switch between the Card and non-Card option during the year?

No. Your reimbursement option cannot be changed during the plan year. You may make a new selection during the next Open Season.

Will I have access to my full annual election?

Yes. Once funds are available, your full annual election amount is available on the Card.

Need Help?

Visit the Card Center within your FSAFEDS account to:

- Check Card status
- Activate your Card
- View balances and transactions
- Order replacement Cards
- Request dependent Cards

For further assistance, you may contact an FSAFEDS benefits counselor Monday through Friday from 9 AM to 9 PM EST at 1-877-FSAFEDS (1-877-372-3337).

*This card is issued by The Bancorp Bank, N.A., pursuant to a license from Visa U.S.A. Inc. Your card can be used everywhere Visa debit cards are accepted for eligible expenses. This card cannot be used at ATMs and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. For card terms and conditions, see the Cardholder Agreement that is provided with the card.