

How to use your
BlueSaverSM Health Account
Visa[®] debit card



**Independence
Blue Cross**

BlueSaver Health Account Visa debit card

An easier way to pay for health care expenses

The BlueSaver Health Account Visa debit card gives you direct and easy access to your health account dollars so that you don't have to wait for reimbursement. You can use the card instead of cash to pay for eligible health care expenses.

Can I use my BlueSaver Health Account Visa debit card like any other debit card?

In most ways, your BlueSaver Health Account Visa debit card works just like any other debit card. However, there are important differences:

- The card may be used only to pay qualified health care providers and merchants.
- The card may be used only for eligible medical expenses as defined in IRS Code Section 213(d) and by your employer. Refer to your employer's Summary Plan Description to find out which health care products and services you may pay for with your debit card.
- You cannot use your card at an ATM or obtain cash back with a purchase.
- You do not have a personal identification number (PIN) with this card. Select *credit* on the card reader when given the option.

How are expenses validated when I use my card?

The IRS requires merchants who process health account debit card transactions to have a valid Inventory Information Approval System (IIAS) in place. An IIAS automatically compares your purchase to Internal Revenue Service-defined eligible expenses and determines at the point of sale whether the expense is qualified.

Can I use my debit card everywhere?

- You can use your debit card at any certified location that accepts VISA for qualified expenses.
- There are many certified locations you can use. Certified locations are those locations that have a SIGIS-certified IIAS.

Visit www.sig-is.org and click on the *IIAS Merchant List* link for a list of locations that use an IIAS.

If a pharmacy or location you use does not have an IIAS in place, you will need to use another form of payment and submit your receipts and a completed form to:

Independence Blue Cross
c/o BlueSaver FSA Administration
P.O. Box 1004
Horsham, PA 19044



What if I use my card for multiple items in one transaction and not all of them are eligible expenses?

If you accidentally use your card for an ineligible item or service, the transaction may still go through. If this happens, contact Independence Blue Cross (IBC) at **1-800-ASK-BLUE (1-800-275-2583)** as soon as you become aware of the mistake. IBC will tell you how to “pay your account back” for any items that are not eligible.

What if there is not enough money in my account?

The transaction will be denied. You should pay for the items or services and submit your receipts and a completed claim form to IBC for reimbursement. You will be reimbursed for eligible expenses up to the balance of your health account. Claim forms are available online at www.ibxpress.com or by calling IBC Customer Service at **1-800-ASK-BLUE (1-800-275-2583)**.



Helpful tips for using your card

Tip 1: Save your receipts.

The IRS requires that you keep receipts as documentation that an expense is eligible for payment through a tax-exempt health account.

Tip 2: Keep track of your account

balance. If you do not have enough money in your health account to cover the full cost of the service, your transaction will be denied. You can get your current account balance on www.ibxpress.com or by calling IBC Customer Service at **1-800-ASK-BLUE (1-800-275-2583)**.

Tip 3: Hold onto your card. Your debit card is valid for up to three years, so you'll be able to use the card again next year if your employer continues to offer a BlueSaver Health Account with a debit card and you reenroll.

Be on your way to a healthier you with ibxpress.com!

Register for ibxpress.com and get quick, convenient access to a wide range of tools and resources to help you achieve and maintain your best health. Manage your insurance benefits online, sign up and get reimbursed for participating in health and wellness programs, find information about providers, and learn more about general health and safety topics.

Get started today!

Visit www.ibxpress.com to register.

If you have questions about your card or your account, please contact Independence Blue Cross at **1-800-ASK-BLUE (1-800-275-2583)**.

The information provided in this brochure is intended for use as a guideline and should not be construed to indicate the benefits covered by your group's benefit plan. The eligibility for reimbursement of any particular expense is determined in accordance with your plan documents, which govern in all instances. Please consult these plan documents for further information.

This card is issued by M & I Bank FSB, an independent company, pursuant to a license from Visa U.S.A. Inc.

We're here for you every step of the way.



Independence Blue Cross is an independent licensee
of the Blue Cross and Blue Shield Association.