

NueSynergy Benefits Debit Card Q&A

The free NueSynergy debit card provides a convenient method to pay for out-of-pocket medical expenses for you, your spouse and/or any tax dependents. The IRS imposes strict regulations on where the debit card can be used and when follow-up documentation is required to substantiate a qualified expense.

The card is a convenient benefit, but it is important that you take a moment and understand how it works. As a participant in the Flexible Spending account program, you will automatically receive a debit card. Should you wish for your eligible spouse or dependent to also have a debit card please contact NueSynergy.

What are some of the advantages of having a debit card?

The debit card is a fast and convenient way of being reimbursed from your benefit account. Your debit card will work for prescriptions, doctor and hospital visits, as well as dental & vision expenses. You eliminate paying out-of-pocket by being able to use your debit card for the majority of your medical expenses.

If I use the debit card do I still need to provide documentation for the expense?

The IRS requires participants to keep all receipts for expenses in the event of a tax audit. However, if you are enrolled in the FSA, LP FSA or DCA, NueSynergy is required by the IRS to verify the transactions were for qualified expenses. If a transaction cannot be electronically substantiated, a participant will be sent a notification via email to submit a third-party receipt showing the date of service, description or type of treatment, and the amount owed. You will still need to keep your receipts during the plan year in case some of your expenses are not able to be immediately substantiated.



If I enroll in more than one account (HealthCare/Limited Purpose/Dependent Care FSA) will I receive more than one debit card?

No, a single NueSynergy debit card will access multiple benefit plans.

Do I have to elect the debit card and am I required to have use it if I enroll?

The debit card is automatically issued to you as a participant in the HealthCare, Limited Purpose and Dependent Care FSA program, but use of the card to access your account is completely voluntary.

Where can I use my NueSynergy debit card?

You may use your debit card any place that has the IIAS (Inventory Information Approval System) or that has a Health Care Merchant Category Code (MCC), such as a hospital, doctor, dentist, optometrist, chiropractor, etc.

Where can I not use my NueSynergy debit card?

Your debit card will not work at places that do not have an IIAS system in place or places that do not accept debit cards. Likewise, if you have a medical condition that allows you to claim expenses that are not normally eligible, you will not be able to use your debit card. In an instance where your debit card is not accepted you will have to pay with another form of payment and submit a claim with supporting documentation to receive reimbursement.



How many debit cards will I receive?

You will automatically be issued one debit card at the time of enrollment. The debit card is good for 3 years, after which you will auto-matically receive a new card if you are en-rolled in an active benefit account. There is no limit to how many debit cards you can have. If you would like additional cards for a spouse or dependents over the age of 18, simply con-tact NueSynergy at 855-750-9440.

Do I still need to keep my receipts if I choose to have a NueSynergy debit card?

The IRS requires participants to keep all re-ceipts for expenses for seven years in the event of a tax audit. Additionally, if your debit card transaction cannot be automatically substantiated you will need to submit your receipt to NueSynergy for it to be resolved.

Is there a cost to obtain a replacement card if mine becomes lost or stolen?

No, there is no fee associated to replacement cards. Replacement cards can be requested by contacting NueSynergy at 855-750-9440 or Kansassupport@NueSynergy.com. Replace-ment cards should arrive within 7-10 business days after they've been ordered.

Is there any additional cost to me, as a participant, for having a debit card?

No, the debit card is free for all participants.

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