

OneBridge Visa® Benefits Card Frequently Asked Questions

Easy To Use & **Saves You Time**

No more filing claims and waiting days—sometimes weeks—for reimbursements. Pay for qualified health expenses, with pre-tax dollars, when and where you need it. The OneBridge Visa® Benefits Card brings all your account funds together with one intuitive debit card, which automatically accesses funds—for every transaction—from your most appropriate benefit account, such as:

- Health Reimbursement Arrangement (HRA)
- Limited HRA
- Health Flexible Spending Account (FSA)
- Limited Health FSA
- Dependent Care FSA

Still Save for **Support Tomorrow**

The funds available on your Visa® Benefits Card are tax-free. Therefore, the IRS requires us to verify that every transaction is for a qualified expense. Sometimes, we (and the IRS) require more information than the electronic transaction data we receive. In these instances, it's important you save receipts from your Benefits Card transactions in the event we ask you to submit them for further documentation.

More Information for Your Benefit

How can I get my OneBridge Visa® Benefits Card and start using Health FSA or Dependent Care FSA funds?

At the beginning of your employer's plan year, you will either receive a new card to access your FSA account(s) or your elected funds will be added to your current Visa® Benefits Card. (The one you currently use for your HRA account.)

If you have a Health FSA, you will have access to your full election on your Benefits Card at the beginning of the plan year. If you have a Dependent Care FSA, your election will be funded to your Benefits Card as payroll withholdings occur.

Questions continue on the following pages.

ONEBRIDGE BENEFITS - CONFIDENTIAL & PROPRIETARY - ONLY INTENDED TO BE SHARED WITH AUTHORIZED PARTIES

THE ONEBRIDGE VISA® BENEFITS CARD IS ISSUED BY THE BANCORP BANK, N.A. PURSUANT TO A LICENSE FROM VISA U.S.A. INC. THE BANCORP BANK, N.A.; MEMBER FDIC. CARD CAN BE USED FOR QUALIFIED EXPENSES WHEREVER VISA DEBIT CARDS ARE ACCEPTED. SEE CARDHOLDER AGREEMENT FOR DETAILS.

Can I use my card for my spouse or dependents?

Yes, you can use your card to pay for qualified expenses for you, your spouse, and dependents. You can also request separate cards for your spouse and/or dependents. If your spouse or dependent currently has a Benefits Card to access your HRA benefits, they will also have access on their card to all your benefit accounts (Health FSA and Dependent Care FSA).

What types of expenses can be paid with my card?

If you have a Health FSA, you will have access to your full election on your Benefits Card at the beginning of the plan year. If you have a Dependent Care FSA, your election will be funded to your Benefits Card as payroll withholdings occur.

You can use your card to pay for qualified expenses covered under your benefit plan. If you have an HRA or Health FSA, you can use your card to pay for qualified healthcare expenses including office visits, prescriptions, lab work, hospital stays, dental and vision services, etc. Your card can also be used at most grocery stores and pharmacies but will only be able to be used for qualified healthcare expenses like prescriptions, bandages, sunscreen, etc. See our Health FSA Expense table for a complete list of qualified expenses.

Also, your HRA plan may allow you to use your benefit to pay for qualified insurance premiums and if that is the case, you will be able to use your debit card to pay for those. If you have enrolled in a Dependent Care FSA account, the card may be used at merchants categorized as childcare services or elementary and secondary schools.

If I have multiple benefit accounts (i.e., HRA, Health FSA, Dependent Care FSA), how do I know which account will be used when I swipe my card?

If you have multiple health accounts (i.e., HRA and Health FSA) on your Benefits Card, and your healthcare expense qualifies under both plans, your Benefits Card ensures that your Health FSA funds are used first to avoid losing those funds at the end of the plan year. Once your Health FSA funds are exhausted, your HRA funds will be used. This allows for you to maximize your benefit.

Based on the above, and the fact that the date of your card swipe (transaction) will be considered the date of service for the expense, your Health FSA account may be used for an expense you intended for your HRA account. Should this happen, and you wish to reverse it, please call us at **888-338-4415** for additional assistance with this request.

If you have an expense that is qualified under one benefit account and not the other, the charge will automatically be applied against the account under which it is qualified. For example, if you are paying for a qualified insurance premium permitted under your HRA plan, it will be applied against your HRA plan. Further, if you are paying for daycare at a childcare provider or elementary school, it will be applied against your Dependent Care FSA.

Questions continue on the following pages.

ONEBRIDGE BENEFITS - CONFIDENTIAL & PROPRIETARY - ONLY INTENDED TO BE SHARED WITH AUTHORIZED PARTIES

THE ONEBRIDGE VISA® BENEFITS CARD IS ISSUED BY THE BANCORP BANK, N.A. PURSUANT TO A LICENSE FROM VISA U.S.A. INC. THE BANCORP BANK, N.A.; MEMBER FDIC. CARD CAN BE USED FOR QUALIFIED EXPENSES WHEREVER VISA DEBIT CARDS ARE ACCEPTED. SEE CARDHOLDER AGREEMENT FOR DETAILS.

Do I need to submit supporting documentation for my debit card transaction?

Sometimes. Despite being allowed to use your Benefits Card at many qualifying merchants, the IRS requires us to obtain additional supporting documents under certain circumstances. As a best practice, you should **always** save your supporting documentation in case we need copies.

How will I know if further documentation is required?

We will let you know by e-mail or by push notification (on your mobile phone) within a week of the transaction date if we need supporting documentation.

Also, you can always log into your account at myonebridge.com or through the **HRAgo® mobile app** to see if additional supporting documentation is required.

What types of transactions are usually verified automatically without documentation?

Claims will be automatically substantiated for merchants using the Inventory Information Approval System (IIAS). Other expenses that may not require the submission of receipts include flat-dollar copays (in increments of \$5) and prescriptions. However, even if a charge falls under these categories, it does not guarantee automatic substantiation or that the expense is eligible under the terms of the plan, so please **save your supporting documentation**. A listing of IIAS Merchants can be found at sig-is.org.

Can I submit documentation just once for an expense I pay all the time?

Yes, you can use our convenient “recurring payment” feature. You will need to provide sufficient support for the first transaction and following transactions for the same dollar amount at the same provider or merchant will be auto-substantiated. To set this up, simply check the Recurring Payment box when uploading supporting documentation for card transactions.

Can I use my card for over-the-counter (OTC) drugs or medicines?

Yes. New regulations passed in early 2020 now allows you to use your FSA Benefits Card to purchase both over-the-counter drugs and medicines without a prescription from a physician, as well as female menstrual products. This change applies to all purchases made on January 1, 2020 and forward.

As a reminder, it is still a good practice to always save your supporting documentation in case copies might be required.

Questions continue on the following pages.

ONEBRIDGE BENEFITS – CONFIDENTIAL & PROPRIETARY – ONLY INTENDED TO BE SHARED WITH AUTHORIZED PARTIES

THE ONEBRIDGE VISA® BENEFITS CARD IS ISSUED BY THE BANCORP BANK, N.A. PURSUANT TO A LICENSE FROM VISA U.S.A. INC. THE BANCORP BANK, N.A.; MEMBER FDIC. CARD CAN BE USED FOR QUALIFIED EXPENSES WHEREVER VISA DEBIT CARDS ARE ACCEPTED. SEE CARDHOLDER AGREEMENT FOR DETAILS.

What's the best kind of supporting documentation?

As you might have guessed, the IRS requires more than just a receipt. The Explanation of Benefits (EOB) from your insurance provider usually works best. However, if you don't have one of those, get an itemized statement or detailed receipt from your merchant or provider. Make sure it contains these five things:

1. Name of covered individual (employee, spouse, dependent).
2. Date of service or the date the item was purchased.
3. Type of service provided, or description of item purchased.
4. Name of the service provider (doctor, pharmacy, hospital, etc.).
5. Amount of expense.

What happens if I don't provide documentation when you ask me for it or the transaction is for an ineligible expense?

IRS rules will require us to eventually suspend your card. We'll give you plenty of time before that happens. Within a week of the original transaction, we will let you know by e-mail or push notification if additional documentation is required to support the transactions.

Also, we will send you monthly e-mail reminders—starting 30 days after the transaction date—requesting that you either submit documentation or send payment to refund your account.

If your transaction is still outstanding after 90 days, you will receive final notification by mail. If you do not submit the requested documentation, we are required to suspend your card. This will happen 120 days after the transaction date. When a card is suspended, access to all funds on the card is suspended.

What if my card gets suspended?

We'll turn your card back on after all unsupported transactions have been resolved. To make that happen, you can either submit the documentation we need or refund your account.

What if my card is lost or stolen?

You should immediately call us at **888-338-4415**. Our friendly customer care team is available to assist you during normal business hours. If calling after hours, follow the recorded instructions.

How can I cancel my card?

Just give us a call at **888-338-4415** during normal business hours and ask us to cancel your card. You will need to resolve any unsupported transactions before we can cancel your card.

To learn more about the OneBridge Benefits Card, contact our customer care team at 1-888-338-4415.

ONEBRIDGE BENEFITS - CONFIDENTIAL & PROPRIETARY - ONLY INTENDED TO BE SHARED WITH AUTHORIZED PARTIES

THE ONEBRIDGE VISA® BENEFITS CARD IS ISSUED BY THE BANCORP BANK, N.A. PURSUANT TO A LICENSE FROM VISA U.S.A. INC. THE BANCORP BANK, N.A.; MEMBER FDIC. CARD CAN BE USED FOR QUALIFIED EXPENSES WHEREVER VISA DEBIT CARDS ARE ACCEPTED. SEE CARDHOLDER AGREEMENT FOR DETAILS.