



IPG FLEX Debit Card Guidelines

What is the IPG FLEX Card?

The IPG Flex Card is a specialized MasterCard® that is used for health care spending accounts. It is a method of payment for IRS qualified health care expenses at the point of sale on the date the services were incurred. The IPG FLEX Card will only be accepted at specific healthcare providers (physician's office, hospital, pharmacies, etc.). The IPG FLEX Card is issued by Marshall and Ilsley Corporation (M & I Bank).

How does the IPG FLEX Card work?

Once you make an election, your IPG FLEX Card will be loaded with your annual election amount. Within a few weeks, you will receive the IPG FLEX Card Welcome Kit at your home address. Upon receipt, you will be able to use your card at participating health care provider locations. Only IRS eligible expenses qualify for reimbursement.

It is important to remember that your IPG FLEX Card will be re-loaded each year with your annual election amount. Please do not destroy your card. It is good for three years!

If I use the IPG FLEX Card do I still have to save my receipt?

Even though the provider is paid at the point of sale, you still may be asked to submit a receipt to verify that your expenses comply with IRS guidelines. The documentation must show: date the expense incurred (not date paid), amount of the expense, the provider's name, and a description of the service or expense. It is an IRS requirement that you retain documentation of each expense paid by the card.

What if my card is lost or stolen?

Contact IPG immediately if your card is lost or stolen. Our phone number is 1-888-474-3539. There is a \$10.00 charge to replace lost or stolen cards.

How can I monitor my account?

You can visit our website at www.ipgflex.com to view your account balance and activity at any time. Log in instructions are available on our website.

Why won't my IPG FLEX Card work?

There could be several reasons why your card will not work: (a) the item is not an IRS eligible expense, (b) the merchant is not a certified FSA provider (c) you may not have enough money in your account.

Is there a PIN associated with my IPG Flex Card?

A unique PIN is associated with your IPG Flex Debit Card; however, you are not required to use the PIN associated with your card. You can ask the merchant to process the transaction on the "signature network" whereby you sign for the purchase. If you would like to obtain the PIN associated with your Card, you will be required to log in to the IPG Flex system. Please see an additional document for log in directions.

What happens when I have a low balance?

When you have an eligible expense that is greater than the dollar amount left on your card, you will need to ask the merchant to enter the exact amount that is remaining on the card. Otherwise, the entire transaction will be declined even if it is an eligible IRS expense.

What does it mean when I have to substantiate charges?

The IPG FLEX Card is a method of payment for your flexible spending account. Because flexible spending accounts are pre-tax accounts, the IRS has mandated that every transaction be substantiated. Consequently, IPG will ask for substantiation or documentation of a charge that may appear on your IPG FLEX account. You will be asked to provide a detailed receipt including: description of the service or product, the date of service, amount of the charge. This information must come from an independent third party; you cannot substantiate your own claim.

If you do not submit the requested substantiation, the following procedures must be followed to recoup the money:

- Your IPG FLEX Card will be suspended
- You will be required to reimburse the plan
- Your employer can withhold money from your pay check
- An offset may occur on a future, valid claim
- Your employer can report the amount of the claims as taxable income on your W-2.

How do I check my account balance?

- Know your plan year begin and end date
- IPG issues quarterly account balance letters
- Make sure you use all the money in your account or you will forfeit any remaining money
- Remember claims are reimbursed based on the date the service was **incurred**, not the date you paid a claim
- You have three months after your plan year ends to submit receipts

How do transactions post to my account?

Some transactions take two to three days to appear or post to your IPG FLEX account. Please keep that in mind when using your card for services. In order to check the balance of your IPG FLEX Card, you can view your account on-line at www.ipgflex.com or call IPG at 1-888-474-3539.

How is my annual election loaded onto the IPG FLEX Card?

When your IPG FLEX card is loaded with your annual election amount, it is active for that plan year. When you make a new election, that amount will be loaded onto the IPG FLEX Card, and the card will be ineligible to be used for the prior plan year. In other words, if you had an office visit on December 28, 2012 and your plan year ended on December 31, 2012, you would have to swipe your IPG FLEX Card on or before December 31, 2012 to be used for the office visit on December 28th. Beginning January 1, 2013, the start of your new plan year, the only money that is available on your IPG FLEX Card, is the amount that you elected for the 2013 plan year.

Once the new plan year begins, you can no longer access money that you may have remaining for the prior plan year. In that instance, you would file a paper claim with IPG to be reimbursed for the prior plan year expenses, provided you had sufficient unused funds available in your account.