

Ceridian Benefits Card

A convenient tool for managing your Health Care FSA



The Benefits Card means your flexible spending funds are now as close as your wallet. You can use your new Benefits Card to pay eligible health care expenses directly from

your flexible spending account. It's easy, fast and secure.

***Be sure to keep your receipts** for future reference.

As an added benefit, your employer has decided to offer you the Ceridian Benefits Card. Please read this carefully to find out how the Ceridian Benefits Card can give you faster access to your Health Care FSA account balance and decrease the amount of documentation that you may be required to submit for your Health Care FSA claims.

What is a Benefits Card?

The Benefits Card is like your bank debit card except that the Benefits Card is linked to your Health Care FSA. You can use the Benefits Card to pay most health care providers directly at the time of purchase.

How does the Benefits Card work?

The Ceridian Benefits Card is linked to your Health Care FSA account balance. When you incur an eligible health care expense, you simply swipe your Card at the point of sale. You will select "credit" when asked "credit or debit", as no PIN is required. The amount of the purchase is deducted directly from your Health Care FSA account balance and paid to your health care provider.

Where can I use my Benefits Card?

You can use your Benefits Card at most medical providers (including doctors' offices, dental providers, vision care providers and hospitals) that display the MasterCard® logo. The Benefits Card will only be accepted at qualified merchant types related directly to health care and will not be accepted at other locations like gas stations, convenience stores, video stores and restaurants.

Can I use my Benefits Card at a pharmacy?

As of 1/1/09, pharmacies must have an Information Inventory Approval System (IIAS) in place for your card to work. An IIAS enables FSA-eligible products to be separated from non FSA-eligible products at the point of sale, so that only FSA-eligible products are allowed to be purchased with the FSA debit card. For a complete listing of merchants with an IIAS in place, please visit the following Web site:

www.sig-is.org/imwp/idms/popups/pop_download.asp?contentID=12418

Will I have to submit receipts when an IIAS is in place?

No. Once a merchant implements an IIAS, the only products that can be purchased with the Ceridian Benefits Card are FSA-eligible products. Therefore, there is no need to submit receipts to validate the eligibility of the expense.

Can I use my Benefits Card to purchase items that are not FSA eligible?

No. If you buy items that are not FSA eligible (i.e., soda, milk, gum, etc.) you must pay for those items separately with another form of payment.

Do I have to apply for the Benefits Card?

No. If you participate in the Health Care FSA, you will receive the Benefits Card by first-class mail at your home address automatically.

When will I receive the Ceridian Benefits Card?

The Benefits Card will be sent to you approximately two weeks after Ceridian has received complete enrollment information from your employer.

What is the balance of the Benefits Card when I receive it?

At the beginning of the plan year, the balance of your Benefits Card is equal to your annual Health Care FSA election.

What happens to the balance when I use the Benefits Card?

As you use the Benefits Card or submit paper claims, the balance on the card will be adjusted to always equal the amount you have available in your Health Care FSA. You must have sufficient funds in your account to cover your eligible expenses or your Benefits Card will be declined.

Can I use my Benefits Card to pay my dependent care provider?

No. You cannot pay your dependent care provider with the Benefits Card. The Benefits Card can only be used to pay for health care expenses.

