

The Debit Card is Convenient...but Save your Receipt! The MySourceCard

Dear Debit Card User:

The *my*SourceCard Debit card has been provided to you by your employer to give you easy access to the funds available in your Flexible Spending Account(s).

You can use your *my*SourceCard Debit card for eligible Medical and Dependent Care expenses. The *my*SourceCard Debit card allows you to pay directly for these eligible expenses at the point of service and enables you to avoid waiting for reimbursement checks. In many ways, your card works just like any debit card; however, we sometimes have to ask for additional information per IRS guidelines. **If your swipe does not comply with the “auto-substantiation” IRS guidelines, we will ask for a claim form and receipt(s) to be sent to us. Just as you would submit a FSA paper claim.** The IRS defines auto-substantiation as “a payment being made automatically on the basis of a swipe of a card without any need to provide further substantiation”, but **is only allowed for claims that match co-payments.**

Here’s how it works. After a swipe has occurred and the system verifies that it does not meet the auto-substantiation requirement, an e-mail is automatically sent to you for follow up with a claim form and itemized receipts. The e-mail will be sent to the e-mail address you entered when initiating your Debit card. At this point you will need to complete a Debit Card Substantiation Form, attach your receipts and mail or fax to HRA, Inc. Your transaction was successfully swiped; however, the transaction goes into a pending status until the receipts are received. If we do not receive any information from you within the next 14 days, the debit card transaction will be off set by any paper claims or the card will be inactivated within the following 14 days.

Please carefully read the attached Enrollment Agreement, sign and return to your employer. In a few weeks you will receive your cards in mail. **You will need to active the card** by visiting www.hradministrators.com; click on the myrsc login and active card or by calling 1-888-5234308.

We hope you are enjoying your MySourceCard Debit card!

Sincerely,

Human Resource Administrators, Inc.
610-282-4215