What if there’s not enough money in my account?

In most cases, the transaction will be denied. Pay for the product or service yourself, and submit the receipt and claim. You’ll then be reimbursed for any eligible expenses with whatever is left in your account. For information on filing a claim, go to hr.osu.edu/MyFSA.

In some cases, the merchant is able to accept less than the requested amount and will authorize up to your account balance. You can use another form of payment for the balance.

TIP: You’ll be able to view your account balances online – log on through Ohio State’s Employee Self Service at hr.osu.edu or One Source.

Do I need to save my receipts?

Yes. Save all your itemized receipts. Some expenses require additional information in order to comply with IRS rules. If you do not supply documentation when requested, the expenses will be considered ineligible and you’ll have to reimburse your account. Your card may be inactive until your account is reimbursed. Promptly provide documentation when requested so you can use your card without interruption.

TIP: Your Health Care Flex Card is good for up to three years, and you can use the card again next year if you re-enroll in this plan.

My FSA, My Way.

Your Health Care Flex Card is just one of the features of Ohio State’s Flexible Spending Accounts (FSA). You can access your FSA in the way that’s most convenient for you – online, through your mobile app, or by calling 855-FLEX-OSU.

Your online account gives you easy access to:
- View account balance and transaction history
- Set up direct deposit
- Order additional or replacement cards
- File a claim and upload receipts

How to use your Ohio State Health Care Flex Card

Easy steps to get started:

1. Read the enclosed Cardholder Agreement.
2. Sign the back of your Health Care Flex Card to indicate that you understand and accept the terms of this Agreement.
3. Start using your card to pay for eligible health care products and services.
4. Remember to keep all your receipts.

The information provided in this brochure is intended for use as a guideline and should not be construed to indicate the benefits covered by your employee benefits plan. The eligibility for reimbursement of any particular expense is determined in accordance with your plan documents, which govern in all instances. Please consult the plan documents for further information.

This card is issued by The Bancorp Bank pursuant to license from MasterCard International Incorporated. The Bancorp Bank, Member FDIC. MasterCard is a registered trademark of MasterCard International Incorporated.
Your Health Care Flex Card offers easy access to the funds in your Health Care Flexible Spending Account (FSA).

In many ways, your card works like a debit card. There are three important differences:

1. Its use is limited to specific merchants for FSA eligible expenses.
2. It cannot be used at an ATM, or to obtain “cash back” when making a purchase.
3. If a merchant requires a PIN, you can obtain your PIN by logging onto your account, clicking on Card Status page, then clicking View PIN. You will see the PIN for all cards associated with your account, including dependents.

Ohio State’s Flexible Spending Accounts are managed by TASC, a leading vendor in FSA administration.

What’s an FSA eligible expense?
Typical eligible expenses include:
• Health plan deductibles, copayments, and coinsurance
• Eye exams, contact lenses, and glasses
• Prescription drugs
• Dental care including orthodontia
• Over-the-counter (OTC) products with a physician’s prescription (see below)

Where can I use my Health Care Flex Card?
You can use your Health Care Flex Card at many locations:
• Medical providers such as doctors, dentists, vision care facilities, and other providers of medical services and products.
• Discount stores, groceries, and pharmacies that utilize an Inventory Information Approval System (IIAS). For a listing of approved merchants, call 855-FLEX-OSU or go to hr.osu.edu/MyFSA.
• Merchants without an IIAS system who sell prescriptions or qualified OTC products. In this case, you will be required to submit receipts for these purchases.

What OTC products are eligible expenses?
OTC products are eligible when prescribed by a physician. For more information, visit hr.osu.edu/MyFSA, or call 855-FLEX-OSU (353-9678).

What expenses aren’t eligible?
Typical ineligible expenses include:
• Cosmetic procedures including teeth whitening
• Toiletries
• OTC products without a prescription
A complete list of eligible and ineligible products and services under Ohio State’s plan is available online at hr.osu.edu/MyFSA.

What if I make a mistake?
If you realize you used your card for an ineligible expense, call 855-FLEX-OSU as soon as you become aware of the mistake. Representatives will tell you how to reimburse your account for the ineligible item.

If your Health Care Flex Card does not work or the full amount is not approved, it is most likely because all or some of your items are ineligible. If you are purchasing items that are not eligible, the store clerk will ask for another form of payment for those items.

TIP: If you go to a store for a number of items – some eligible, some not – ask the merchant to ring up the items separately. Use your Health Care Flex Card to pay only for eligible items.