What is a Health Care Flex Card?
Ohio State’s Flexible Spending Accounts (FSA) are managed by TASC, a leading vendor in FSA administration.

Your Health Care Flex Card offers easy access to the funds in your Health Care 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.

Where can I use my Health Care Flex Card?
You can use your Health Care Flex Card at:

- Medical providers such as doctors, dentists, vision care facilities, and other providers of medical services and products.
- Discount stores, groceries and pharmacies with an Inventory Information Approval System (IIAS). Call 855-FLEX-OSU or see go.osu.edu/fsa-info for a list of stores.
- Merchants without an IIAS system who sell prescriptions or qualified OTC products. You will be required to submit receipts for these purchases.

A list of eligible and ineligible products and services is available at go.osu.edu/fsa-info.

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.

[See more information on the next page]

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.
**Easy Steps to Get Started**

1. Read the 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.

**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.

**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 go.osu.edu/fsa-info.

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.

**What if I make a mistake?**

If you realize you used your card for an ineligible expense, call 855-FLEX-OSU. 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.

**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

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

The information provided in this flyer 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.