

# Debit Card FAQs

## What is the debit card?

The debit card gives you an easy, convenient way to access your Flexible Spending Account (FSA) and/or Health Reimbursement Arrangement (HRA) to pay for qualified expenses.

## How does the debit card work?

Use your debit card to pay for eligible out-of-pocket expenses at a health care merchant or provider location that accepts the debit card. The funds will be automatically transferred from your account to the provider or merchant for immediate payment.

## What is eligible for reimbursement with the debit card?

The card is to be used to reimburse only IRS-eligible expenses incurred during the plan year. Be careful not to misuse the card for ineligible expenses or for expenses incurred outside of the plan year (except as may be permitted under a grace period—to learn about your plan year dates or if your plan has a grace period, contact your employer). Misuse of the card will result in permanent revocation of the card and repayment of ineligible expenses.

*For a full list of eligible items, visit [www.irs.gov/publications/p502](http://www.irs.gov/publications/p502).*

## What are the reimbursement procedures?

Use your debit card to pay for qualified expenses at the time of service. If you pay for eligible expenses without using your debit card, you may submit a reimbursement claim to HPI. To submit a claim, visit [hpiTPA.com](http://hpiTPA.com), select Members and log in to your *My Plan* account.

## What do I need to know and keep for my tax records?

The IRS requires that you keep all documentation associated with your purchases using the debit card. You may be asked to verify the eligibility of claims by submitting documentation to HPI.

The documentation must indicate:

- Date of service
- Provider name
- Total amount
- Description of service

For OTC medicines, you must also submit a physician's written prescription.

## Who do I call if my card is lost or stolen, or to get additional cards?

Call the HPI FSA/HRA team at 877-734-7004.

*Please note: Federal law prohibits you from purchasing OTC medicines with the debit card. These expenses are eligible for reimbursement only when submitted with a claim form, proper receipt, and a physician's written prescription for the item.*



Have questions? Call the HPI FSA/HRA team at 877-734-7004 or visit [hpiTPA.com](http://hpiTPA.com) and click Contact.

