

mySourceCard™ Debit Card User Guidelines



The INNOVA Flexible Spending Account Debit Card (mySourceCard™) is a convenient and effective way for plan participants to access their FSA dollars to pay for eligible unreimbursed health care expenses and/or over-the-counter (OTC) items. However, IRS established guidelines require INNOVA to validate all mySourceCard™ transactions. Therefore, you may receive a notification from INNOVA requesting validation of purchases made with your mySourceCard™.

SAVE ALL RECEIPTS FOR PURCHASES MADE WITH YOUR mySourceCard™

Please remember to keep all receipts for purchases made with your mySourceCard™. Per IRS regulations, INNOVA is required to request an itemized receipt to validate the eligibility of purchases made with the card. Itemized receipts are those that clearly state the date of purchase, a description of the purchased service or product, the vendor and the amount of the purchase.

- Always retain receipts and proofs of purchase, made with your card for out-of-pocket, unreimbursed health care expenses and/or OTC items.
- When you submit a receipt or proof of purchase, it must include date of service, name of business, and name of service or OTC items. The IRS will not accept any receipt that does not contain the detailed information described above.
- Credit card receipts and cancelled checks are not acceptable per IRS guidelines.
- If you do not have a requested receipt, most providers will print a detailed statement documenting FSA eligible purchases.
- Examples of qualified FSA locations and providers include: hospitals, physician offices, dental offices, vision service providers and pharmacies.

mySourceCard™ VALIDATION PROCESS

You will receive an email stating that you've used your mySourceCard™ and the dollar amount that was paid to your provider out of your FSA account. Should you receive a second email requesting a receipt to validate a purchase, you will have 30 days to provide proof of purchase. If you do not respond, you will receive a third email. If you fail to respond to this communication, you will receive a fourth, and final, email advising you that your mySourceCard™ will be deactivated until the purchase has been validated as an eligible health care expense.

Example:	
January 5	User makes purchase with their mySourceCard™ (card swiped at vendor and vendor is paid). First email sent confirming the card transaction.
January 9	Second email sent if purchase is flagged for validation.
January 26	Third email reminding to turn in receipt for validation.
April 5	Final email, notification that the card has been suspended and repayment is due because the expenses is deemed ineligible.

If your mySourceCard™ is deactivated, the remaining balance in your FSA is still available to you but you will need to submit a standard FSA claim form requesting reimbursement.

HELPFUL HINTS

- You will not be required to submit a receipt when the expense amount is identical to a pre-defined co-payment amount under your employer's medical, pharmacy or dental plans
- All recurring expenses will not result in a request for documentation as long as the transaction has the same amount and vendor. The transactions will be accepted without documentation after proof is provided for the initial transaction and the requested information for recurring expense is received.
- Explanations of Benefit Forms are excellent validation documentation as it shows amount paid by insurance.
- The eligibility of an expense is based on date of service. Be sure that you use your mySourceCard™ for current plan year expenses.
- Keep track of your available balance by logging into your account at www.innovaben.com.
- It is important that INNOVA has your updated email address to ensure that you receive expense validation emails.