

# Fidelity NetBenefits AccessCard® FAQ

The Fidelity NetBenefits AccessCard® is a special-purpose Visa debit card that lets you easily pay for qualified medical expenses.<sup>1</sup> Read on to learn how it works.

## How does the NetBenefits AccessCard® work?

You can use your NetBenefits AccessCard® to pay for qualified medical expenses at eligible merchants and service providers that accept Visa debit cards.

If you are enrolled in both a Microsoft FSA<sup>2</sup> and an HSA, purchases will be deducted first from your available FSA balance, then from your available HSA balance based on the merchant and expense type. For example, if you are enrolled in the Dental & Vision FSA and HSA, dental/vision expenses will pull from your Dental & Vision FSA until funds are exhausted before pulling from your HSA.

## Where can I use my NetBenefits AccessCard®?

Per the Internal Revenue Service (IRS), you can use your NetBenefits AccessCard® in participating pharmacies, mail-order pharmacies, discount stores, and supermarkets that can identify HSA-/FSA-eligible items at checkout and accept Visa prepaid benefit cards. FSA transactions made in these locations are fully substantiated.

IRS rules also allow you to use your card in pharmacies that have certified that 90% of the merchandise they sell is HSA-/FSA-eligible. However, since these pharmacies cannot identify the eligible items at the point of sale, another form of substantiation may be required.

In addition, you can use your card to pay a hospital, doctor, dentist, or vision provider that accepts prepaid Visa benefit cards.

## What is substantiation?

Substantiation is documentation that confirms an expense can be paid for with funds from your HSA/FSA. Most FSA debit card transactions are automatically substantiated, and no further action will be required. If a claim cannot be auto-substantiated, you may receive a letter or email requesting a receipt to verify the expense.

## How does the substantiation process work?

For transactions that cannot be auto-substantiated, Fidelity will first look to the Premera FSA substantiation file to substantiate your purchase. If a claim is not received from Premera after 60 days, Fidelity will ask you for documentation to substantiate the purchase. Fidelity will send two more reminders, one every 30 days, until documentation is received. If documentation is not received within 10 days of the third and final reminder, your NetBenefits AccessCard® will be suspended until the purchase is substantiated or the amount is repaid to the plan. You can repay expenses on NetBenefits® via ACH (Automated Clearing House) electronic bank transfers or by mailing a check.

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After submitting substantiation:

- **If your substantiation meets the requirements**, the issue will be resolved, and you won't need to take any further action.
- **If your substantiation shows the purchase was for an ineligible expense**, the claim will be denied and placed in repayment status, requiring you to reimburse the plan for the transaction amount.
- **If your substantiation does not meet the requirements**, Fidelity will request additional substantiation.

## How do I manage my NetBenefits AccessCard®?

Start by logging into your [NetBenefits](#) account. Next, select the account you'd like to manage by selecting the "Flexible Spending and Reimbursement Accounts" tile for FSAs and the "Health Savings Account" tile for HSAs. Then, select "Manage Cards."

From there, you can:



**Add a PIN**



**Report that you did not receive a requested card**



**Order additional cards**



**Add travel notices**



**Replace your card**



**Lock/unlock your card**



**Report a lost card**

## Where can I get help?

If you have any questions or need assistance, please call Fidelity at (888) 810-MSFT (6738).

The NetBenefits AccessCard® is issued by PNC Bank, N.A., and the debit card program is administered by BNY Mellon Investment Servicing Trust Company. Those entities are not affiliated with each other or with Fidelity. Visa is a registered trademark of Visa International Service Association, and is used by PNC Bank pursuant to a license from Visa U.S.A. Inc.

<sup>1</sup> If you are enrolled in the Dental & Vision FSA, the NetBenefits AccessCard® can only be used for vision and dental expenses at eye doctor and dentist/orthodontist offices, or merchants that sell eyeglasses. You won't be able to use your card for over-the-counter vision and dental expenses. You can use another form of payment and submit the receipt for reimbursement of qualified over-the-counter items.

<sup>2</sup> Microsoft health care FSAs include both the Dental & Vision FSA as well as the Health Care FSA. Which FSA you are enrolled in depends on your enrollment in the Health Savings Plan and your responses to the HSA eligibility questions in the benefits enrollment tool.

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