

Automatic Data Processing (ADP) Health Care Debit Card Questions & Answers

What is the ADP Health Care Debit Card?

The ADP Health Care Debit Card can be used to pay for prescriptions and eligible health products and services at providers that accept Visa®. The funds will be taken directly from your Health Care Spending Account. This means you do not have to wait for reimbursement from ADP. Use of the ADP Health Care Debit Card is restricted to eligible health services and purchases associated with your Health Care Spending Account, as governed by IRS regulations. Your card can be used at your doctor, dentist, ophthalmologist, optometrist, participating pharmacy, or other healthcare provider offices for co-pays, deductibles, and any qualified expenses not covered by insurance. Be sure to check the Plan Booklet to review all eligible expenses. You can access this booklet at www.michigan.gov/employeebenefits. Select 'Flexible Spending' from the left menu.

Will I receive a new card, even though I have a card from last year?

If your debit card is set to expire in December 2009 or anytime during the 2010 plan year, you will be reissued a new debit card. The new card should arrive approximately 30 days before the expiration date of your current card. Your old debit card will be shut off on the expiration date. If you were enrolled in the 2009 Health Care Spending Account, but do not enroll in the Health Care Spending Account for 2010, your Health Care Debit Card will be turned off December 31, 2009.

Will I be charged a fee to obtain and use a Health Care Debit Card?

No. You will not be charged to activate and use the card.

Will my dependents be able to use the card? Will they receive their own cards and will there be a cost for additional cards?

Your dependents that are over age 18 will be able to use the card. You may request a card for your dependent(s) by calling the ADP Participant Solution Center at (800) 422-3703. There is no charge to you for additional cards.

What if I do not want to use the Health Care Debit Card?

You do not have to use the card to access your funds. You may submit claims for eligible expenses using the ADP Health Care Reimbursement Claim Form. You can access and download the form at www.michigan.gov/employeebenefits. Select 'Forms' from the left menu.

What happens if I lose my card?

You will need to contact the ADP Participant Solution Center at (800) 422-3703 to inform them that the card has been lost and/or stolen so the card can be immediately turned off and to ensure you are not liable for any expenses. You will also need to request that a new card be issued and mailed to you.

Can I use my card at medical appointments?

Yes. You can use your card at any doctor, dentist, ophthalmologist or other health care provider as long as they accept Visa® as a method of payment.

Do I have to go to a participating pharmacy to use my card?

Yes. Effective July 1, 2009, general merchandise stores and pharmacies must have implemented an IRS approved Inventory Identification Approval System (IIAS) in order for you to use your card there. Attempts to use your card at retail pharmacies, drug stores, or general merchandise stores that have not implemented this system will result in a transaction denial at the point of sale.

Can I use my card to buy over-the-counter medicines?

Yes, as long as you purchase those eligible over-the-counter products at a store or pharmacy that has installed an IIAS system. (See above question.)

How will I know if documentation is needed?

If documentation is needed, ADP will notify you via mail or e-mail. *Please do not submit the documentation until you are notified by ADP. It is important to remember that the IRS requires you obtain and keep substantiating documentation for all expenses for a minimum of one year.*

How do I submit my debit card documentation to ADP?

After you receive a request from ADP to substantiate an expense you paid for using your debit card, you must complete an ADP Debit Card Substantiation Form and either mail or fax it to ADP with the itemized receipt/documentation. Please retain copies for your records and the fax confirmation sheet showing the date of your fax.

Where do I get an ADP Debit Card Substantiation Form?

You can access and download the form at www.michigan.gov/employeebenefits. Select 'Forms' from the left menu.

How long should I save documentation of my expenses?

Per IRS regulations, you should save your itemized documentation for at least one year.

What happens if I do not send my itemized documentation to ADP?

ADP will temporarily turn off your card and request that future Health Care FSA claims be reimbursed through manual claims submission. ADP will recoup the unsubstantiated amounts through those manual claims and, once the unsubstantiated amounts have been satisfied, ADP will re-activate your card. If this amount continues to be unsubstantiated or is not recouped by ADP, you will be required to repay the amount as defined by Civil Service Regulation 5.19. You can access this regulation at www.michigan.gov/documents/Regulation_5_128249_7.20.pdf.

What should I do if an ineligible expense is mistakenly processed using my ADP Health Care card?

ADP will ask you to substantiate any transaction not deemed eligible through the co-pay matching process and carrier data. If ADP requests substantiation, you should complete the information as instructed on the substantiation form and fax or mail the documentation to ADP at the address or number listed on the form. You will be required to repay ineligible expenses on a post-tax basis. You may also pay for eligible expenses and send them to ADP with an ADP Reimbursement Request Claim Form. ADP will then apply the eligible claim amounts to your previous ineligible claims.

What happens if I am laid off?

If you are a seasonal employee who enrolled during open enrollment, and are laid off as of January 1, 2010, your Health Care Spending Account and debit card will be turned off until you return to work. Your FSA account will be started upon your return to work.

If you are not a seasonal employee and are laid off, your account will end and your debit card will be turned off the last day of the pay period in which you worked. If you want to continue your account for the remainder of the plan year, please contact the Employee Benefits Division at (800) 505-5011 or (517) 373-7977.

Can I use my ADP Health Care Debit Card after December 31, 2009 if I have money left in my 2009 account?

Yes, but only if you are also enrolled in the 2010 Health Care Flexible Spending Account. If you still have money left in your 2009 account after December 31, 2009, you may incur claims from January 1, 2010 through March 15, 2010. Your claim(s) will be paid from your 2010 account, then once per week for claims incurred prior to March 15, 2010 and submitted by April 15, 2010, the appropriate amount of money will be transferred from your 2009 account into your 2010 account.

Please Note: It is important to submit your claims in the order that you incur them.

Can I use my ADP Health Care Debit Card after December 31, 2009, if I am not enrolled in 2010?

No. Your ADP Health Care Debit Card will be turned off after December 31, 2009. However, if you have money remaining in your 2009 account after December 31, 2009, you can incur eligible expenses until March 15, 2010, that can be paid from your 2009 remaining funds. You will need to pay for the eligible expenses and submit the itemized documentation to ADP with a signed ADP Reimbursement Request Claim Form. These claims must be submitted by April 15, 2010.