

**Q) What is the purpose of the debit card?**

A) The MasterCard debit card is set up to allow you to pay for eligible out-of-pocket medical, dental, vision, and pharmacy expenses directly out of your **Island Flex** account without having to submit receipts and wait for reimbursement.

**Q) How does the debit card work?**

A) When you sign up for the debit card, your card will be programmed with the full amount you designated for the entire plan year. For example, if your annual contribution is \$2,400 for the plan year, your card will be loaded with \$2,400 on the first day of the plan year.

Present your card as payment for eligible goods and services at qualified locations such as physician and dental offices, optical centers, pharmacies, etc. Simply swipe your card through the credit card machine and select "credit." There is no PIN number for you to memorize.

**Q) When will I get my debit card?**

A) Employees who sign up for **Island Flex** during the open enrollment period and elect the debit card should receive their debit card before the plan year starts on July 1st. Employees enrolling in the middle of the plan year (i.e, new hires) should receive their card shortly after their first payroll deduction.

**Q) How do I order a card for my spouse and/or dependent?**

A) Upon enrollment, you will be issued one debit card in your name. To order additional cards for your spouse or eligible dependents visit <https://nbsbenefits.com/ordernew-cards/>. The first two cards affiliated with your account are free. There will be a \$5.00 fee associated with the request/order of the third and each subsequent card.

**Q) If I don't enroll for a card now, can I request a card in the middle of a plan year?**

A) Yes, simply contact National Benefit Services (NBS) at (800) 274-0503 or email them at [service@nbsbenefits.com](mailto:service@nbsbenefits.com). Cards are usually delivered in 10 to 14 days.

**Q) When can I begin using my debit card?**

A) You may begin using your debit card for eligible expenses from the first day of your plan coverage.

**Q) Do I need to submit my receipts?**

A) You do not need to submit your receipts on every purchase, but in certain instances NBS will request receipts or statements to adjudicate your expenses. However, you should keep all of your receipts for audit and personal tax purposes.

**Q) Can I use the debit card for online purchases of prescription drugs?**

A) Yes, you may use the card at most online pharmacies.

**Q) What if the purchase amount is greater than the balance on my card?**

A) If you try to use your debit card for an amount greater than the balance on the card, the transaction will be denied. You can only use your card up to the available balance.

**Q) How do I find out my balance left on the card?**

A) You can access your balance in two ways, either by going online to: <https://participant.nbsbenefits.com> and clicking on account access, or by calling NBS' 24-hour account balance system at (800) 274-0503.

**Q) What happens if the service provider does not accept MasterCard?**

A) You will still have the option to submit manual claims by fax, email or mail.

**Q) Will I get a new card every year?**

A) No, you will not receive a new card every year, as your card will be valid for three (3) years. However, when your card is about to expire, NBS will mail you a new card for you and your spouse/dependent, if applicable.

**Q) If I have a balance in my account after the plan year (i.e. June 30), can I still use my card to pay for services performed in that prior year?**

A) No. You will need to file manual claims to NBS for reimbursement for these services. You may not use your card in one plan year for services rendered in another plan year.

**Q) What happens if my card is lost or stolen?**

A) Lost or stolen cards should be reported to NBS immediately- there may be a reissue fee of \$5 for replacement cards.