



## Your BenefitCard makes using your benefit plan easy!

### Instant Access to Your TRI-AD Debit Card-Enabled Accounts!

Use the TRI-AD BenefitCard Visa® debit card to pay for your TRI-AD FSA and/or HSA expenses. The card is recognized nationwide at qualified locations that accept Visa debit cards.

### How to Use Your Card

Use your card only for your accounts administered by TRI-AD.

1. Incur your eligible expense at the doctor, dentist, pharmacy, drugstore, etc.
2. You can swipe the card and select either “credit” or “debit.” For debit transactions, your PIN is the last four digits of your card number. For your security, change your PIN by calling (888) 844-1372.
3. **Keep receipts and necessary documentation to support your FSA transaction.** TRI-AD is required by the IRS to request documentation if it is unclear if the card was used for an eligible expense. For HSA, retain your receipts for your records and IRS requests.
4. Submit your documentation to TRI-AD *only if it is requested*.



### How the Card Works for FSA Transactions

The TRI-AD BenefitCard helps cut down on paperwork by approving many transactions automatically. However, it is sometimes unclear what service or item you paid for with the card. For example, at the dentist’s office, a filling is an eligible expense but teeth whitening is not.

- **It only works at eligible merchants.** The card knows whether a transaction is coming from a doctor’s office or a restaurant.
- **It can instantly approve many transactions.** The card will generally immediately clear valid transactions that are in line with your employer’s health plan copays.
- **It is connected to many stores’ systems.** The BenefitCard’s system is connected with certain merchants’ Inventory Information Approval System (IIAS) to allow for easy transaction approval. *The IRS limits the card’s use at grocery or discount stores to stores that are IIAS compliant.*

### How the Card Works for HSA Transactions

- **You won’t have to submit receipts to TRI-AD, but you should keep them for your records and in case the IRS asks for them.**
- **Your card will work at most merchants, but non-HSA-eligible transactions are treated as income and must be reported to the IRS when you file your taxes.**

## Contact Information

TRI-AD Participant Services representatives are available Monday through Friday from 5:00 a.m. to 6:00 p.m. Pacific Time.

Phone: (888) 844-1372  
FSA Fax: (866) 233-4741 or (760) 233-4741  
Web: [www.tri-ad.com/fsa](http://www.tri-ad.com/fsa) or [tri-ad.com/hsa](http://tri-ad.com/hsa)  
Email: [flexmail@tri-ad.com](mailto:flexmail@tri-ad.com) or [hsamail@tri-ad.com](mailto:hsamail@tri-ad.com)

The information contained herein is considered to be general in nature. In the event that anything on this brochure differs from the information contained in your company’s plan provisions as set forth in the Summary Plan Description and/or Plan document, those documents shall prevail. The TRI-AD BenefitCard is issued by UMB, n.a. pursuant to a license from Visa U.S.A. Inc.

## Tips for Using Your TRI-AD BenefitCard

For HSA transactions, retain receipts for your records and IRS requests.

1. **Keep your receipts for FSA Transactions!** TRI-AD may need to ask for backup documentation. IRS rules say it must show:
  - The date the service was incurred
  - The service provider’s name
  - To whom the service was provided
  - The cost of the service or item
  - A clear and detailed service or item description

**Acceptable documentation:** Insurance company Explanation of Benefit forms (EOBs), receipts showing the above information, or “bag tags” for prescriptions, and cash register receipts with product descriptions.

**Unacceptable documentation:** Bank card statements, canceled checks, medical, dental, vision or other insurance claim forms, credit card receipts, estimates of expenses and balance forward statements.

2. **Provide documentation only if TRI-AD requests it.** Following IRS regulations, TRI-AD may ask for documentation supporting your BenefitCard transaction. Attach your documentation, etc. to the request form and return it to TRI-AD, or upload the documentation online through the Claims Center or the mobile app. *Do not use a claim form.*
3. **Keep your BenefitCard – it’s good for four years.** If your card wears out, you can request a new one from TRI-AD.
4. **Report lost and/or stolen cards immediately.**
5. **Be sure your account is in good standing.** If you have not provided requested FSA expense documentation, your card will be turned off.
6. **Monitor your account on TRI-AD’s website at [www.tri-ad.com](http://www.tri-ad.com) or through the Benefits by TRI-AD mobile app.**